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## **CUSTOMER SATISFACTION REGARDING WEDNESDAY OFFER SALES IN BIG BAZAAR - A STUDY CONDUCTED IN FUTURE RETAIL**

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### ***Abstract***

*As customer's tastes and preferences are changing, the market scenario is also changing from time to time. Today's market scenario is very different from that of the market scenario before 1990. There have been many factors responsible for the changing market scenario. It is the changing tastes and preference of customer which has brought in a change in the market. Income level of the people has changed; life styles and social class of people have completely changed now than that of olden days. There has been a shift in the market demand in today's world. Technology is one of the major factors which is responsible for this paradigm shift in the mark. New generation people are no more dependent on far off departmental stores. Today we can see a new era in market with the opening up of many departmental stores, hyper market, shopper's stop, malls, branded retail outlets and specialty stores. In today's world shopping is not any more tiresome work rather it's a pleasant outing phenomenon now.*

**Keywords:** Customer satisfaction, Retail, GDP, Technology

### **Introduction**

Retailing in India is one of the pillars of its economy and accounts for 14 to 15 percent of its GDP. The Indian retail market is estimated to be US\$ 500 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people. As of 2015, India's retailing industry was essentially owner manned small shops. In 2016, larger format convenience stores and supermarkets accounted for about 4 percent of the industry, and these were present only in

large urban centres. India's retail and logistics industry employs about 40 million Indians (3.3% of Indian population).

Unorganized retailing, on the other hand, refers to the traditional formats of low-cost retailing, for example, the local corner shops, owner manned general stores, Paan / beedi shops, convenience stores, hand cart and pavement vendors, etc. Organized retailing was absent in most rural and small towns of India in 2015. Supermarkets and similar organized retail accounted for just 4% of the market.

In order to verify the above propositions in the case of Big Bazaar in Mangalore, the researcher has undertaken this project to find out the profile of who visit Big Bazaar, their purchase patterns during the Wednesday sales which gives us the understanding of customer satisfaction in Big Bazaar.

### Objectives of the Study

#### Primary objective

To measure the customers satisfaction of Wednesday sales Offer in Big Bazaar.

#### Sub objective

To analyze customers profile who visit Big Bazaar on Wednesday.

#### Scope of the Study

The success and failure of a company is purely based on customer's satisfaction. Globalization and liberalization has opened up high competition among the business sector. In order to retain the customers and also to attract the new customer the company has to concentrate more on service provided to the customer and through which customers are being highly influenced. It is an important aspect in ensuring customer satisfaction and customer retention. Therefore there arises the need for Big Bazaar to find out the customer satisfaction and it is in this context that the present study is undertaken.

### Research Methodology

The quality and reliability of research study is dependent on the information collected in a scientific and methodological manner. Scientific planning of designing of research method is a blue print for any research study. Therefore, proper time and attention should be given in designing the plan of research. While proper definition of problem tells the researcher where he has to go, proper design tells him how he should go. Selection of methodology for a particular project is made easy by sorting out a number of alternative approaches, each of them having its own

advantage and disadvantages. Efficient design is that which ensure that the relevant data are collected accurately. Research design is the first and foremost step in methodology adopted and undertaking research study. It is overall plan for the collection and analysis of data in the research project.

### Data Analysis and Interpretation

This study was conducted based on a structured questionnaire, which was administered to

100 respondents, randomly chosen. The data which was collected from the respondents was translated on to the spread sheets and summed. Based on the analysis various tables and charts were made. The detailed interpretation and presentation is being given under different tables and charts.

#### 1. Classification of the respondents

**Table No. 1: Table showing age wise classification of the respondent**

Age	No of respondents	Percentage
<20	34	34
20>30	66	66
31>40	0	0
40 above	0	0
Total	100	100

**Interpretation:** The above study shows that 34 number of customers who visit Big bazaar on Wednesdays Bazaar falls in age group of below 20 (20%) and 66 customers who visit big bazaar on Wednesday are in the age group of 20-30. Hence, we can conclude that majority of customers who visit Big bazaar on Wednesday bazaar falls in the group of 20-30.

#### 2. Occupation wise classification of the respondents

The research intended to classify the respondents in terms of their occupation.

**Table No. 2 : Table showing occupation wise classification of the respondents**

Occupation	No. of Respondents	Percentage
Student	12	12
Selfemployed	8	8
Salaried	54	54
Housewife	26	26
Total	100	100

**Interpretation:** From the study it is found that when it comes to occupation, housewives and salaried men visiting Big Bazaar are the highest; compared to students the salaried customers who visit Big bazaar are the highest.

### 3. Marital status wise classification of the respondents

The research intended to know the marital status of the respondents

**Table No. 3: Table showing the marital status of the respondents**

Marital status	No. of respondents	Percentage
Single	48	48
Married	52	52
Total	100	100

**Interpretation:** The study shows that the married customers who visit Big Bazaar more compared to unmarried customers. And 48% respondents are single.

### 4. Number of members in a family wise classification of the respondents

The research intended to know the number of members in a family.

**Table No. 4: Table below shows the numbers of members in family**

No. of members in Family	No. of respondents	Percentage
<5	70	70
5-10	30	30
>10	0	0
Total	100	100

**Interpretation:** The below study shows the number of members in family, as per a research done (70%) of respondents say that less than 5 people live in a family and 30% of respondents say 5-10 members live in the family.

### 5. Monthly income of the respondents

The research intended to know the monthly income of the respondents

**Table No. 5: The below table shows the monthly income of the respondents**

Monthly Income	No. of Respondents	Percentage
Less than 15k	50	50
15k to 30k	46	46
30k to 50 k	4	4
50k and above	0	0
Total	100	100

**Interpretation:** From the study it is found that when it comes to the monthly income, it was found that the income earned less than 15k (50%) of respondents and (46%) of respondents say that they earn 15k-30k per month.

### 6. The habit of visiting shopping mall of the respondents

The research intended to know the habit of visitors visiting shopping mall.

**Table No. 6: Table shows the habit of visiting shopping mall of the respondents**

Habit of visiting shopping malls	No. of respondents	Percentage
Yes	86	86
No	14	14
Total	100	100

**Interpretation:** In the research it was found that 86(%) of respondents are having a habit of visiting Big Bazaar in shopping mall Mangalore and 14(%) of respondents visit rarely.

### 7. Would like to go alone or with family of the respondents

The research intended to find out respondents whether they would go alone or with family of the respondents

**Table No. 7: Table showing whether they would like to go alone or with family of the respondents**

Would like to go alone or with family	No. of respondents	Percentage
Family	70	70
Alone	30	30
Total	100	100

**Interpretation:** The study showing the more number of respondents who would go with their family.

### 8. Time of visiting shopping malls of the respondents

The table shows that the times of visiting mall of the respondents

**Table No. 8: Table shows that the times of visiting malls of the respondents**

Time of Visiting Shopping Malls	No. of Respondents	Percentage
Weekly	86	86
Monthly	14	14
During Festivals	0	0
Whenever there are special offers	0	0
Total	100	100

**Interpretation:** From the study it is found that more number of respondents are visit shopping malls in weekly and average number of customers are visit shopping mall in a monthly.

9. Do you know about Wednesday offer at Big Bazaar

**Table No. 9: This study shows about do you know about Wednesday offer at big bazaar**

Do you know about Wednesday offer at big bazaar	No. of Respondents	Percentage
Yes	80	80
No	20	20
Total	100	100

**Interpretation:** The study shows that more number of respondents are knows about Wednesday offers and 20(%) of respondents are not aware about Wednesday offer in Big Bazaar.

10. Source of communication about Wednesday offer

**Table No. 10: This table shows about the Source of communication about Wednesday offer**

Source of Communication about Wednesday offer	No. of Respondents	Percentage
Electronic Media	44	44
Print Media	40	40
Mass Media	2	2
Word of Mouth	14	14
Total	100	100

**Interpretation:** The study shows that the source of communication about Wednesday offers mainly there in electronic media and some respondents says that it is in print media the more number of customers says its there in electronic media.

11. Product category offers in Wednesday

**Table No. 11: This table shows the Product category offers on Wednesday**

Product Category offers in Wednesday	No. of Respondents	Percentage
Food Bazaar	78	78
Cosmetics	18	18
Plastic	0	0
Electronic Bazaar	2	2
Fashion	2	2
Total	100	100

**Interpretation:** From the study it is found that when it comes to product category offers on Wednesday is mainly there in food bazaar and Big Bazaar so, the main offers are available in Food Bazaar.

12. Visit wise in a month of the respondents

**Table No. 12: This table shows the Visit wise in a month of the respondents**

Visit in a month	No. of respondents	Percentage
1 time	8	8
2 time	38	38
3 time	54	54
None	0	0
Total	100	100

**Interpretation:** From the research study it is found that the customers are visiting to the Big Bazaar at 3 times in a month is more and most of the respondents are visit a Big Bazaar at 2 times and some respondents are visit at 1 times.

13. Benefit on purchasing the same product on any other day than Wednesday

**Table No.13: This table shows the Benefit on purchasing the same product on any other day than Wednesday**

Benefit on purchasing the same product on any other day than Wednesday	No. of respondents	Percentage
Yes	74	74
No	26	26
Total	100	100

**Interpretation:** From the study it is found that the nearly 74% of customers says that its very benefit to purchasing the same product on any other day other than Wednesday and some respondents said that it was totally good.

14. Likely to spend more money for using these offers

**Table No.14: This table shows the Likely to spend more money for using these offers**

Likely to spend more money for using these offers	No. of respondents	Percentage
Yes	66	66
No	34	34
Total	100	100

**Interpretation:** This study shows that 66% of customers are likely to spend more money for using these offers and 34% of customers are not likely to spend more money.

## 15. Problems that face during Wednesday offer

**Table No.15: This table shows the Problems that face during Wednesday offer**

Problems that faced during Wednesday offer	No. of respondents	Percentage
Discounts are not adequate	10	10
Quality of products are not good	12	12
Fresh stock is not available	32	32
Range of products are not available	46	46
Total	100	100

**Interpretation:** This study shows that the problems that face during Wednesday offer as the research most of the customers says that range of products are not available.

## 16. Satisfaction of Customers Visiting Big Bazaar on Wednesday Offer Sales

**Table No.16: This table shows the Satisfaction of customer visiting Big Bazaar on Wednesday offer sale**

Satisfaction of customer visiting Big Bazaar on Wednesday	No. of respondents	Percentage
Very satisfied	16	16
Satisfied	56	56
Neutral	18	18
Dissatisfied	10	10
Total	100	100

**Interpretation:** In the above study the satisfied customers are high compared to very satisfied. And neutral customers are 18%.

**Major Findings of the Study**

- From the study it can be inferred that the majority of respondents were Female,
- From the study it can be inferred that majority of the respondents were in the age group of 20-30 during the Wednesday offer in Big bazaar.
- From the study it can be inferred that majority of the respondents were in the income group of less than 15k during Wednesday offer in Big Bazaar. And this shows that 15k-20k income group people are more dependent on the Wednesday offers.
- From the study it can be inferred that the all of respondents have the habit of visiting Shopping malls. It shows that the Big

Bazaar is very popular.

- From the study can be interfered that the most of the respondents (86%) are visit Big Bazaar in a weekly basis and (14%) of respondents are visit Big Bazaar in a monthly basis.

**Suggestions**

- ❖ Big Bazaar can try bringing in more offer schemes just similar to Wednesdays offer in regular intervals so that there should not be a long term gap, because offer is the influencing factor which is responsible for customer purchase decision.
- ❖ Big bazaar can remain customer focused in recognizing their need for the suitable offers, so that customer satisfaction level in increased.
- ❖ Big Bazaar should concentrate on their employees and giving them good training about how talk to customers and handle small situations by themselves.
- ❖ Big Bazaar should recognize the performance of the employees so that they work more effectively.
- ❖ Newspaper is playing a vital role as communicating media, internet platform can be given importance, to bring in young generation to serve them and by which Advertisement can be increased.
- ❖ Billing them and queue-system has to be improved, especially on Wednesdays. If possible they can introduce new system for billing which will be an advantage for Big Bazaar than other retail shops.
- ❖ Variety of products always attract customers, bringing in variety of products should be given importance and different department can be established to search on variety of products that match customer preferences.

**Conclusion**

Change in life style, family structure, living space, aspiration and corresponding rise in

income level have changed the consumer preference move towards food habits, fashion, and electronics. The customer's preferences are changing from traditional kirana stores to modern retail outlets. It's the main challenge to the modern retail outlets to attract the customers towards them from that of competitors. To attract more customers companies have to carry out the promotional activities in unique way. Big Bazaar has maintained that uniqueness and has succeeded in attracting customers. Modern people give more preference to brand and it plays a vital role in making people to understand brand and to bring in differentiation from that of other hyper markets, so maintaining a brand image and its specialty in serving customers should be dynamic and should add on more number of services and people are highly focused towards offer schemes.

Finally to conclude my project experience at Big Bazaar was really good. Big Bazaar is the subsidiary company of future group which is satisfying the customers by providing good products at low price. Although there are many competitors for Big Bazaar it still serves customers in better and efficient way. It is found that Big Bazaar has satisfied the customers who come on Wednesday offers day

in various matters. The overall shopping experience and customer satisfaction of the customers of Big Bazaar has been fulfilled. Based on the response given by the customers a conclusion can be made that big bazaar's promotional strategies are very good. Due to which customer's inflow is more at Big Bazaar and ultimately it increases the sale. Though there are few drawbacks but all these are managed by good offers and schemes and ultimately customers are satisfied. Organized retailing in big bazaar was really a good exposure and it will definitely support me to make brighter career.

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## TRANSFORMATIONAL LEADERSHIP AMONG YOUNG WOMEN LEADERS

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### **Abstract**

*There are studies with respect to different leadership styles. This study is carried out among transformational leadership among young women leaders. In this study, previous related studies were reviewed. Conceptual model for transformational leadership is depicted in this study. In this study, 76 women female leaders were selected for analysis. These female teachers are falling in the age ranges between 30 to 40 years old. In this study, probability sampling technique i.e. simple random sampling has been used for collecting responses from female leaders. Primary data were collected from respondents. Data were collected from multi-factor leadership questionnaire used by Bass and Avolio (1992). In this study, descriptive statistics, correlation and factors analysis have been used for analysis. Descriptive statistics revealed that women leaders have high idealized influence (charisma), inspirational motivation, and intellectual stimulation. Similarly, women leaders have somewhat lower individualized consideration. Correlation values revealed that variables such as idealized influence (charisma), inspirational motivation, and intellectual stimulation have higher relationship transformational leadership than that of individualized consideration. Of the 4 variables, all four variables such as idealized influence (charisma), inspirational motivation, intellectual stimulation and individualized consideration have explained 69% over transformational leadership at the initial stage. But, three variables such as idealized influence (charisma), inspirational motivation, and intellectual stimulation have explained around 83% over transformational leadership in the next stage. It can be concluded that women are more towards transformational leadership.*

**Keywords:** Transformational Leadership, Young Women Leaders.

### **Introduction**

Women have entered almost in all fields in all countries. The role of women is indispensable in diverse organizational setting. On this basis, women have engaged in many leadership styles. Alice and Mary (2001) studied about the leadership styles of women

and men. Women leadership has got attention continuously. Researchers have debated about different leadership styles for women leaders. They have found different leadership styles for women leaders. Previous studies have found that there are reviews of literatures with respect to female leadership. Eagly and Johnson

(1990) studied about gender and leadership style. This study has compared the leadership styles of women and men. Vanessa (1994) studied about gender and leadership style that focuses on transformational and transactional leadership in the Roman Catholic Church. There are studies with respect to different leadership styles. This study is carried out among transformational leadership among young women leaders.

### **Significance of the Study**

This study is important for various reasons. Several studies have been carried out in leadership in the past years. These studies were conducted in knowing the leadership styles among men leaders. Limited studies have been conducted in knowing the female leadership styles. By conducting the study like this, female leadership styles can be understood. Understanding female leadership styles help to female participation in society. There are chances for knowing the differences between different leadership styles between male and female leaders. By knowing different leadership styles of female leaders, there are avenues for knowing all of the aspects of leadership style on which women exceeded men. Women leadership has been studied with other concepts such as empowerment. Study conducted by Florence (1993) has studied about women, leadership, and empowerment.

### **Statement of the Problem**

There are different research evidences for leadership styles for both sexes. In particular, there are different previous findings with respect to female leadership. Eagly and Johnson (1990) studied about gender and leadership style. This was carried out by a meta-analysis. In this study, it has been indicated that there are research evidences for both the presence and absence of differences between the sexes. Studies have found that women lead in an interpersonally

oriented style and men in a task-oriented style, female and male leaders did not differ in these two styles in organizational studies. In some other studies, previous findings have indicated that the tendency to lead democratically or autocratically, women tended to adopt a more democratic or participative style and a less autocratic or directive style than did men. Several study findings have indicated different leadership styles for female leaders. There are similarities and dissimilarities in previous research findings. Taking this research gap, this study tries to focus on transformational leadership among young women leaders in Ampara Coastal Belt of Sri Lanka.

### **Research Question and Research Objective**

Researcher raise a research question as “whether transformational leadership style is found among women leaders?”. Research objective of this study is to know about transformation leadership styles found among women leaders.

### **Previous Related Literatures**

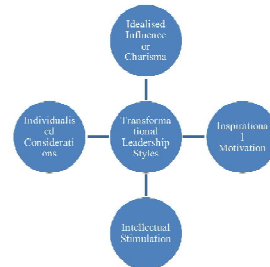
Eagly, Johannesen-Schmidt, and van Engen (2003) studied about a meta-analysis of 45 studies of transformational, transactional, and laissez-faire leadership styles. This study was found that female leaders were more transformational than male leaders and also engaged in more of the contingent reward behaviours that are a component of transactional leadership. Male leaders were generally more likely to manifest the other aspects of transactional leadership (active and passive management by exception) and laissez-faire leadership. Alice and Mary (2001) studied about the leadership styles of women and men. Adopting the perspective of social role theory, this study offers a framework that encompasses many of the complexities of the empirical literature on the leadership styles of women and men. Eagly and Johnson's (1990) review of the interpersonally oriented, task-oriented,

autocratic, and democratic styles of women and men, this study presents new data concerning the transformational, transactional, and laissez-faire leadership styles. Florence (1993) studied about women, leadership, and empowerment. This study focuses about how leaders are perceived as empowering by their subordinates in Denmark, Nielson, and Scholl. Study indicated that stereotypes were more typically held by women against female leaders. However, a leader's ability to be empowering varies with status. The higher the status, the more empowering that individual is perceived, whether female or male. Yet, more men than women held higher status positions. More women are needed in high-level positions to better assess leadership and empowerment. Vanessa (1994) studied about gender and leadership style that focuses on transformational and transactional leadership in the Roman Catholic Church. Research findings are presented from a large-scale survey conducted in a nontraditional context. Subjects were 6,359 subordinates of leaders in all-female and all-male religious orders of the Roman Catholic Church. Subjects completed the Multifactor Leadership Questionnaire to measure frequency of transformational and transactional leadership behaviors. Subordinate ratings revealed both female and male leaders exhibit more transformational than transactional leadership behaviors. However, female leaders are rated to exhibit significantly more transformational leadership behaviors and significantly fewer transactional leadership behaviors than male leaders. Both female and male subordinates rated themselves as more satisfied with transformational leadership.

### Conceptual Model

Conceptual model for transformational leadership is depicted in Figure 1.

**Figure 1: Conceptual model for transformational leadership styles**



(Source: Adopted From Bass and Avolio, 1992)

### Methodology

#### Population and Sample

Population is all the women leaders who work in governmental schools as in female class teachers and female sectional heads and female senior and veteran teachers. In this study, 76 women female leaders were selected for analysis. These female teachers are falling in the age ranges between 30 to 40 years old.

#### Sampling Technique

In this study, probability sampling technique i.e. simple random sampling has been used for collecting responses from female leaders.

#### Data Collection

Primary data were collected from respondents. Data were collected from multi-factor leadership questionnaire used by Bass and Avolio (1992). In this Multi-factor Leadership Questionnaire, there were 21 statements. In this questionnaire, there were 12 statements with respect to transformational leaderships. There were 6 statements with regard to transactional leadership. There were 3 statements with respect to laissez faire leadership. Of these 21 statements, 12 statements that belong to transformational leadership styles are used in this study.

#### Data Analysis

In this study, descriptive statistics, correlation and factors analysis have been used for analysis.

## Results and Discussion of Findings

### Descriptive statistics

As per Bass and Avolio (1992), Scores for leadership styles may range between 0 to 12. Range 9-12 is categorized into high. Range 5-8 is categorized into moderate. Range 0-4 is categorized into low. As per descriptive statistics, idealized influence (charisma), inspirational motivation, and intellectual stimulation have score ranges between 9 to 12. This refers to that women leaders have high idealized influence (charisma), inspirational motivation, and intellectual stimulation. Similarly, individualized consideration has the score range of almost between 9 to 12 (8.8). Table 1 tabulates descriptive statistics.

**Table 1: Descriptive Statistics**

	N	Range	Minimum	Maximum	Mean	Std. Deviation
Idealised Influence Or Charisma	76	5.00	7.00	12.00	9.5658	1.06252
Inspirational Motivation	76	4.00	7.00	11.00	9.0132	1.08926
Intellectual Stimulation	76	7.00	5.00	12.00	9.0789	1.58966
Individualised Consideration	76	6.00	5.00	11.00	8.8026	1.36645
Valid N (listwise)	76					

### Correlations

Correlation refers to that how each variable are related with one another. As stated in descriptive statistics, correlation may also vary between low, medium and high. If correlation values are between 0.7 to 1.0 it is categorized as very high correlation. If correlation values are between 0.5 to 0.7 it is categorized as high correlation. If correlation values are between 0.3 to 0.5 it is categorized as moderate correlation. If correlation values are between 0.1 to 0.3 it is categorized as low correlation. In this study, all four variables such as idealized influence (charisma), inspirational motivation, intellectual stimulation and individualized consideration are related with transformational leadership. Correlation values of variables such as idealized influence (charisma),

inspirational motivation, and intellectual stimulation are 0.816, 0.896 and 0.898 respectively. These variables are highly correlated with transformational leadership. Similarly, correlation value of individualized consideration is 0.682 which has the high correlation with transformational leadership.

**Table 2: Correlations**

		Idealised influence charisma	Inspirational motivation	Intellectual stimulation	Individualised consideration	Transformational leadership
Idealised Influence Or Charisma	Pearson Correlation	1	.673**	.810**	.252*	.816**
	Sig. (2-tailed)		.000	.000	.028	.000
	N	76	76	76	76	76
Inspirational Motivation	Pearson Correlation	.673**	1	.739**	.575**	.896**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	76	76	76	76	76
Intellectual Stimulation	Pearson Correlation	.810**	.739**	1	.382**	.898**
	Sig. (2-tailed)	.000	.000		.001	.000
	N	76	76	76	76	76
Individualised Consideration	Pearson Correlation	.252*	.575**	.382**	1	.682**
	Sig. (2-tailed)	.028	.000	.001		.000
	N	76	76	76	76	76
Transformational Leadership	Pearson Correlation	.816**	.896**	.898**	.682**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	76	76	76	76	76

\*\*. Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

### Factor analysis

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy is a measure used to know about whether sample size taken in this study is enough or not. Value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.725. Thus, sample size of 76 taken in this study is enough to carry out factor analysis. Bartlett's Test of Sphericity is outlined by approximated Chi-Square statistics. Value of approximated Chi-Square is 138.468 with degrees of freedom 3. Approximated Chi-Square value is significant. Thus, factor analysis is suitable for doing study. Table 3 tabulates KMO and Bartlett's Test.

**Table 3: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.725
Bartlett's Test of Sphericity	Approx. Chi-Square
	Df
	Sig.
	138.468
	3
	.000

### Communalities

Communalities refer to how variables are related with each other. Initial communalities are 1 for each variable. Similarly, extracted communalities are also greater than 0.7 except individualized consideration (0.380). Table 4 tabulates initial and extracted communalities.

**Table 4: Communalities**

	Initial	Extraction
Idealised Influence or Charisma	1.000	.831
Inspirational Motivation	1.000	.775
Intellectual Stimulation	1.000	.877
Extraction Method: Principal Component Analysis.		

### Total Variance Explanation

All four variables such as idealized influence (charisma), inspirational motivation, intellectual stimulation and individualized consideration have explained 69% over transformational leadership. Three variables such as idealized influence (charisma), inspirational motivation, and intellectual stimulation have explained around 83% over transformational leadership.

**Table 5: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.483	82.753	82.753	2.483	82.753	82.753
2	.338	11.254	94.007			
3	.180	5.993	100.000			
Extraction Method: Principal Component Analysis.						

### Conclusion

Results of the descriptive statistics revealed that women leaders have high idealized influence (charisma), inspirational motivation, and intellectual stimulation. Similarly, women leaders have somewhat lower individualized consideration. Correlation values revealed that variables such as idealized influence (charisma), inspirational motivation, and intellectual stimulation have higher relationship transformational leadership that that of individualized consideration. As per the value of Kaiser-Meyer-Olkin Measure of Sampling Adequacy, sample size of 76 taken in this study is enough to carry out factor analysis. Initial communalities are 1 for each variable. Similarly, extracted communalities are also greater than 0.7 except individualized consideration (0.380). Total variation has explained that all four variables such as idealized influence (charisma), inspirational motivation, intellectual stimulation and individualized consideration have explained 69% over transformational leadership at the

initial stage. But, three variables such as idealized influence (charisma), inspirational motivation, and intellectual stimulation have explained around 83% over transformational leadership in the next stage.

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## **A STUDY ON EMPLOYEE'S JOB SATISFACTION TOWARDS BANKS WITH SPECIAL REFERENCE TO KALLAKURICHI TALUK OF VILLUPURAM DISTRICT**

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### ***Abstract***

*The research study is to understand the job satisfaction of bank employees, to determine the level of satisfaction among the bank employees regarding their job and also to identify the factors which influencing the job satisfaction. Descriptive research design is used for this study. The researcher is used convenience sampling method in order to collect primary data with the help of structured questionnaire and the sample size of 100. The secondary data is collected from books, journals, magazines and website. The collected primary data is analyzed through simple percentage analysis.*

**Keywords:** Employees, Job, Satisfaction, Banks, Simple Percentage Analysis

### **Introduction**

Job satisfaction can be defined as the positive feeling about one's job, resulting from an evaluation of its characteristics. A person with high level of job satisfaction holds positive feelings about the job, while a person who is dissatisfied holds negative feelings about the job. Employee job satisfaction is an important success factor for all organizations. Employee job satisfactions have been recognized to have a major impact on economic growth and higher standard of living. Banking companies must continuously watch employee job satisfaction in order to stay profitable. Anitha (2011) in her article "A study on job satisfaction of paper mill employees

with special reference to Udumalpet and Palani Taluk", found that most of the employees are satisfied with the working conditions and welfare facilities, rewards and also grievance handling procedure in the organizations. The author suggested that the organization has to give more importance for employees by providing additional facilities like canteen and rest room facilities. Rajkatoch (2012) in his article "Job satisfaction among college teachers: A study on Government colleges in Jammu and Kashmir (J&K)", found that college teachers are most important group of professional for our nation's future, but many of the college teachers are dissatisfied with their job. The author suggested that the class

room facilities need to be paid more attention. Deepti (2013) in her article “Study of job satisfaction of the employees of private sector banks”, found that increased level of job satisfaction among the private sector bank employees. It has also found that most of the respondents are dissatisfied with their job, not satisfied with job security and grievance handling procedure. The author suggested that the banks need to give more job security assurance for employees and effective leadership. Basu (2014) in his article “A study on employee job satisfaction in the Indian cements (P) Ltd, Ariyalur District of Tamilnadu”, found that most of the respondents are satisfied with the salary and other allowances. The author suggested that to maintain the cooperation between the employees, the firm need to introduce new work methods and invite suggestion from the employees in order to motivate them by keeping suggestion boxes.

### Statement of the Problem

The present study is to understand that the employees are really satisfied with their job or not. The banks are offering various kinds of beneficial measures to the employees for the purpose satisfying them. But still there is a question mark that whether the employees satisfied or not. For identifying the satisfaction level of bank employees the following research question are framed.

- ❖ What are the factors which influencing job satisfaction of bank employees?
- ❖ Whether the employees satisfied or not?

### Objectives of the Study

- To understand the job satisfaction of bank employees.
- To determine the level of satisfaction among the bank employees regarding their job.
- To identify the factors which influencing the job satisfaction.

### Research Methodology

The study is descriptive in nature. Descriptive research studies which are concerned with describing characteristics of a particular individual or group. The present study attempts to understand level of job satisfaction towards banks employees. The researcher has used convenience sampling method in order to collect primary data and the sample size of 100 among State Bank, Indian Overseas, Canara and Indian bank employees. In this study the researcher has used structured questionnaire in order to collect the primary data. The questionnaire is distributed to all the banks employees and they are requested to fill the form. The secondary data is collected through various books, journals, magazines and website. The simple percentage method is used for analysis of data. The result of the research is presented through tables.

### Data Analysis and Interpretation

**Table: 1 Demographic Factors Wise Classification**

S. no	Factors	Category	Respondents	Percentage
1.	Gender	Male	69	69%
		Female	31	31%
		<b>Total</b>	<b>100</b>	<b>100%</b>
2.	Age Group	Below 30	60	60%
		31-40	25	25%
		41-50	6	6%
		Above 50	9	9%
		<b>Total</b>	<b>100</b>	<b>100%</b>
3.	Marital Status	Married	54	54%
		Unmarried	46	46%
		<b>Total</b>	<b>100</b>	<b>100%</b>
4.	Educational Status	Undergraduate	35	35%
		Postgraduate	43	43%
		Professional	16	16%
		Others	6	6%
		<b>Total</b>	<b>100</b>	<b>100%</b>
5.	Monthly Salary	Below Rs.20000	48	48%
		Rs.20001 to Rs.30000	22	22%
		Rs.30001 to Rs.40000	13	13%
		Above Rs.40000	17	17%
		<b>Total</b>	<b>100</b>	<b>100%</b>
		<b>Total</b>	<b>100</b>	<b>100%</b>
6.	Service	Below 3 years	58	58%
		4 to 7 years	21	21%
		8 to 10 years	5	5%
		Above 10 years	16	16%
		<b>Total</b>	<b>100</b>	<b>100%</b>

(Source: Primary Data)

The above tables ascertain that out of 100 samples, majority 69% of the respondents are

male, majority 60% of the respondents are in the age group of below 30 years, majority 54% of the respondents are married, majority 43% of the respondents are postgraduate, majority 48% of the respondents are monthly salary of below Rs.20000 and majority 58% of the respondents are service of below 3years.

**Table: 2 Working Condition Wise Classification**

S. no	Working Condition	Respondents	Percentage
1.	Highly Satisfied	36	36%
2.	Satisfied	46	46%
3.	Moderate	12	12%
4.	Dissatisfied	4	4%
5.	Highly Dissatisfied	2	2%
<b>Total</b>		<b>100</b>	<b>100%</b>

(Source: Primary Data)

The above table reveals that out of 100 samples, 36% of the respondents working condition are highly satisfied, 46% of the respondents are satisfied, 12% of the respondents are moderate, 4% of the respondents are dissatisfied and 2% of the respondents are highly satisfied. So it is clear that majority 46% of the respondents working condition are satisfied.

**Table: 3 Training Programme Wise Classification**

S. no	Training	Respondents	Percentage
1.	Highly Satisfied	36	36%
2.	Satisfied	47	47%
3.	Moderate	17	17%
4.	Dissatisfied	0	0%
5.	Highly Satisfied	0	0%
<b>Total</b>		<b>100</b>	<b>100%</b>

(Source: Primary Data)

The above table shows that out of 100 samples, 36% of the respondents training programme are highly satisfied, 47% of the respondents are satisfied, 17% of the respondents are moderate, 0% of the respondents are dissatisfied and 0% of the respondents are highly dissatisfied. So it is clear that majority 47% of the respondents training programme are satisfied.

**Table: 4 Promotion Activities Wise Classification**

S. no	Promotion Activities	Respondents	Percentage
1.	Highly Satisfied	27	27%
2.	Satisfied	51	51%
3.	Moderate	15	15%
4.	Dissatisfied	4	4%
5.	Highly Satisfied	3	3%
<b>Total</b>		<b>100</b>	<b>100%</b>

(Source: Primary Data)

The above table depicts that out of 100 samples, 27% of the respondents promotion activities are highly satisfied, 51% of the respondents are satisfied, 15% of the respondents are moderate, 4% of the respondents are dissatisfied and 3% of the respondents are highly dissatisfied. So it is clear that majority 51% of the respondents promotion activities are satisfied.

**Table: 5 Salary Package Wise Classification**

S. no	Salary Package	Respondents	Percentage
1.	Highly Satisfied	16	16%
2.	Satisfied	56	56%
3.	Moderate	18	18%
4.	Dissatisfied	7	7%
5.	Highly Dissatisfied	3	3%
<b>Total</b>		<b>100</b>	<b>100%</b>

(Source: Primary Data)

The above table reveals that out of 100 samples, 16% of the respondents salary package are highly satisfied, 56% of the respondents are satisfied, 18% of the respondents are moderate, 7% of the respondents are dissatisfied and 3% of the respondents are highly dissatisfied. So it is clear that majority 56% of the respondents salary package are satisfied.

**Table: 6 Increment Policies Wise Classification**

S. no	Increment Policies	Respondents	Percentage
1.	Highly Satisfied	19	19%
2.	Satisfied	50	50%
3.	Moderate	19	19%
4.	Dissatisfied	8	8%
5.	Highly Dissatisfied	4	4%
<b>Total</b>		<b>100</b>	<b>100%</b>

(Source: Primary Data)

The above table shows that out of 100 samples, 19% of the respondents increment policies are highly satisfied, 50% of the respondents are satisfied, 19% of the respondents are moderate, 8% of the respondents are dissatisfied and 4% of the respondents are highly dissatisfied. So it is clear that majority 50% of the respondents increment policies are satisfied.



**Table: 7 Overall Satisfaction Wise Classification**

S. no	Overall Satisfaction	Respondents	Percentage
1.	Highly Satisfied	20	20%
2.	Satisfied	58	58%
3.	Moderate	16	16%
4.	Dissatisfied	4	4%
5.	Highly Dissatisfied	2	2%
Total		100	100%

(Source: Primary Data)

The above table depicts that out of 100 samples, 20% of the respondents overall satisfaction are highly satisfied, 58% of the respondents are satisfied, 16 % of the respondents are moderate, 4% of the respondents are dissatisfied and 2% of the respondents are highly dissatisfied. So it is clear that majority 58% of the respondents overall satisfaction are satisfied.

#### Major Findings

- Majority 69% of the respondents are male
- Majority 60% of the respondents are in the age group of below 30 years.
- Majority 54% of the respondents are married.
- Majority 43% of the respondents are postgraduate degree level.
- Majority 48% of the respondents are monthly salary below Rs.20000.
- Majority 58% of the respondents are service below 3 years.
- Majority 46% of the respondents working condition are satisfied.
- Majority 47% of the respondents training programme are satisfied.
- Majority 51% of the respondents promotion activities are satisfied.
- Majority 56% of the respondents salary package are satisfied.
- Majority 50% of the respondents increment policies are satisfied.
- Majority 58% of the respondents overall satisfaction are satisfied.

#### Suggestions

- ❖ Increase the satisfaction of their employees by increasing the salary packages.

- ❖ Fix proper norms and procedures for promotion policies.
- ❖ Improve their grievance handling procedures.
- ❖ Training and development programmes must be provided to the employees at regular intervals to update their knowledge, skills and opportunities for career advancement.
- ❖ Encourage the employees in concentrating on their job.
- ❖ Healthy environment, relationship should be maintained in banks.

#### Conclusion

Efficient human resource management maintaining higher job satisfaction level in banks determines not only the performance of the bank but also affect the growth and performance of the entire economy. Job satisfaction is the last feeling of a person after performing a task, in every job it is necessary for every employee must feel the satisfaction from their job. The overall satisfaction of bank employees is associated with different factors of job satisfaction which includes salary and incentives, nature of job, job security, training and development programmes, career advancement, healthy relationship, welfare measures, rewards, recognition, working conditions, promotion policies, performance appraisal and grievance handling procedures etc.

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## CHILD RIGHTS AND WELFARE: COMPREHENSIVE ANALYSIS

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### Introduction

The children's are considered wealth of the nation. The parents are considered as the base of the nation building. They are responsible to take care and maintain the child growth. When parents are unable, unwilling or unfit to care for their children, the nation can step into help. Every nation has a Child Welfare System that provides services to children and families, sometimes in their own homes. The child welfare system is regulated by Federal and State Laws. Legally the Child Welfare System acts as a substitute parent for children in foster care or other out of home placements and must provide sufficient protection and support. Unfortunately, it does not always fulfil its obligations. Children are back bone of a Nation and their health and prosperity depends on the health of a Nation. *Children* and *childhood* across the world, have broadly been construed in terms of a 'golden age' that is synonymous with innocence, freedom, joy, play and the like. It is the time when, spared the rigours of adult life, one hardly shoulders any kind of responsibility or obligations. But, then, it is also true that children are vulnerable, especially when very young. The fact that children are vulnerable, they need to be cared for and protected from 'the harshness of the world outside' and around. Therefore, planning for child development needs special care and

it falls under the category of Target Based Planning. Child Rights are specialized human rights that apply to all human beings below the age of 18 years. In this aspect, this paper analysis the child right under the national and international law; and the role of the Supreme Court to promote the child rights.

### Children's right in the International law

The international level, the United Nations General Assembly adopted the *Declaration of the Rights of the Child* on 20 November, 1959. Prior to this, in 1948, the United Nations General Assembly had adopted the *Universal Declaration of Human Rights* (UDHR). The UDHR contains three specific references about children and their rights. Article 25 states that "Motherhood and childhood are entitled to special care and assistance", and adds that "All children, whether born in or out of wedlock, shall enjoy the same social protection". In Article 26, which deals with the right to education, provision is made to ensure that "Parents have a prior right to choose the kind of education that shall be given to their children". Thus, when the UDHR was adopted, it was assumed that children's rights had been taken care of on the whole. But, this was, however, not found to be fully adequate to the situation of children in the post-Second World War era. Children were recognised as a

particularly vulnerable group, who needed specific measures directed towards their protection and the provision of rights that would permit their full and healthy development. It was in this background that the *General Assembly* adopted the *Declaration of the Rights of the Child* mentioned above.

Child Rights are defined by UN and UN convention on the rights of the child (UNCRC). According to UNCRC child rights are minimum entitlements and freedoms that should be afforded to all persons below the age of 18 regardless of race, colour, gender, language, origins, wealth, birth status or ability and these are apply to all people everywhere. There are four broad classifications of these right, they are; i) Right to Survival, ii) Right to Protection, iii) Right to Participation, and iv) Right to Development. Psychologists, Psychiatrists, Sociologists Jurists and Philosophers have propounded various theories to understand the deviant behavior and rehabilitation of the children. Children's rights are the human rights of children with particular attention to the rights of special protection and care afforded to the minors. Children's Rights Law is defined as the point, where the Law intersects with a child's life. That includes Juvenile delinquency, due process for children involved in the criminal justice system, appropriate representation, effective rehabilitative services, care and protection for children under state care, ensuring education for all children regardless of their race, gender, sexual orientation, gender identity, national origin, religion, disability, colour, ethnicity or other characteristics, health care and advocacy. Children rights are defined in numerous ways including a wide spectrum of civil, political, economic, social and cultural rights. The following rights allow children to grow up healthy and free;

1. Freedom of speech,
2. Freedom of thought,
3. Freedom of fear,

4. Freedom of choice and the right to make decisions.

The Other issues affecting children's rights include the Military use of children, Sale of Children, Child Prostitution and Child Pornography. The United Nations Conventions on the Rights of the Child outlines the fundamental human rights that should be afforded to children in four broad classifications that cover all civil, political, social, economic and cultural rights of every child.

#### **Right to survival**

- Right to be born,
- Right to minimum standards of food, shelter and clothing,
- Right to live with dignity,
- Right to health care, to safe drinking water, nutritious food, a clean and safe environment, and information to help them stay healthy.

#### **Right to protection**

- Right to be protected from all sorts of violence,
- Right to be protected from neglect,
- Right to be protected from physical and sexual abuse,
- Right to be protected from dangerous drugs,

#### **Right to participation**

- Right to freedom of opinion,
- Right to freedom of expression,
- Right to freedom of association,
- Right to information,
- Right to participate in any decision making that involves them directly or indirectly.

#### **Right to development**

- Right to education,
- Right to learn,
- Right to relax and play,

Right to all forms of development— emotional, mental and physical.

A milestone in the international human rights legislation the CONVENTION OF THE RIGHTS OF THE CHILD has been instrumental in putting all the issues pertaining to children issues on the global as well as national agenda. In addition to this, it has extensively mobilized actions for the realization of the rights and development of children worldwide. People from across the world striving for social justice have often directed their efforts toward the most vulnerable in society – the children.

#### **Parental powers and limitations**

Parents are given sufficient powers to fulfill their duties to the child. A child's right to a relationship with both their parents is increasingly recognized as an important factor for determining the best interests of the child in divorce and child custody proceedings. Parents do not have absolute power over their children. Parents are subject to criminal laws against abandonment, abuse, neglect of children. International human rights law provides that manifestation of one's religion may be limited in the interests of public safety, for the protection of public order, health or moral, or for the protection of the rights and freedom of others.

The Courts have placed other limits on parental powers and acts. Although children have all rights, some rights such as the right to marry and right to vote come into effect only after the child reaches maturity. A variety of enforcement organizations and mechanisms exist to ensure children's rights. Effective measures are required against female infanticide, harmful child labour, sale of children and organs, child prostitution, child pornography as well as other forms of sexual abuse. This gave an influence to adoptions of Optional Protocol on the Involvement of Children in Armed conflict and Optional Protocol on the Sale of Children, Child

Prostitution and Child Pornography.

#### **Child Rights under the national laws**

The Constitution of India, which came into force in January 1950, contains provisions for survival, development and protection of children. These are included both in Part III and Part IV of the Constitution pertaining to 'Fundamental Rights' and 'Directive Principles of State Policy'. Being one of the world's largest democracy, India has a federal system of government, with the States having their own democratically elected governments.

#### **The Constitutional provisions**

Childs rights have been incorporated in various provisions in the Constitution. The Part-III and Part-IV of the Constitution list out number of rights. These are following as-

**Article 14:** ... shall not deny to any person equality before the law or the equal protection of the laws within the territory of India.

**Article 15:** ... shall not discriminate against any citizen... (3) Nothing in this article shall prevent the State from making special provision for women and children. (4) Nothing ... shall prevent the State from making any special provision for the advancement of any socially and educationally backward classes of citizens or for the Scheduled Castes and the Scheduled Tribes.

**Article 17:** "Untouchability" is abolished and its practice in any form is forbidden. ...

**Article 19:** (1) All citizens shall have the right – (a) to freedom of speech and expression; ... (c) to form associations or unions; (d) to move freely throughout the territory of India; (e) to reside and settle in any part of the territory of India.

**Article 21:** No person shall be deprived of his life or personal liberty except according to procedure established by law.

**Article 21 A:** ... shall provide free and compulsory education to all children of the age of six to fourteen years...

**Article 23:** Traffic in human beings and begar and other similar forms of forced labour are prohibited...

**Article 24:** No child below the age of fourteen years shall be employed to work in any factory or mine or engaged in any other hazardous employment.

**Article 39:** ... (e) ... the tender age of children are not abused... and not forced by economic necessity to enter avocations unsuited to their age or strength; (f) that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood... protected against exploitation and against moral and material abandonment.

**Article 45:** ...provide early childhood care and education for all children until they complete the age of six years.

**Article 46:** ...shall promote with special care the educational and economic interests of the weaker sections of the people, and, in particular, of the Scheduled Castes and the Scheduled Tribes,...

**Article 47:** ...raising of the level of nutrition and the standard of living of its people and the improvement of public health...

**Article 51:** The State shall endeavour to – ... (c) foster respect for international law and treaty obligations ...

**Article 51A:** ... (k) ... parent or guardian to provide opportunities for education to his child or, as the case may be, ward between the age of six and fourteen years.

Apart from these the Parliament of India has enacted various laws to protect the child rights and the Executive also formulated various policies for this purposes. These are following as-

1. Factories Act 1948,
2. The probation offenders Act 1959,
3. Child Labour Act 1986,
4. Child Marriage Restraint Act 1986,

5. Juvenile Justice Act 2000,
6. The Pre-Conception & Pro-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act 2002 & many others,
7. Protection of Children against sexual offences Bill 2011.

#### **Policies and organisations**

1. National Policy for children (NCP),
2. National institute of public co-operation & Child Development (NIPCCD),
3. The integrated Child Development services & Policies made by Government. Even NHRC & UNICEF are also organization takes special efforts to protect children rights.

Guardianship and custody of children under Hindu law

The Hindu Law of Guardianship of Minor Children has been codified and reformed by the Hindu Minority and Guardianship Act 1956. In Hindu law, only 3 persons are recognized as natural guardians 1.Father, 2.Mother & 3.Husband. There are 2 types of guardians existing under Hindu law, namely Defacto Guardians and Guardians by Affinity. Under the Hindu Minority and Guardianship Act 1956, Section 4(b) Minor means a person, who has not completed the age of 18 years. The natural guardians have the following rights in respect of minor children.

1. Right of custody,
2. Right to determine the religion of children,
3. Right to education,
4. Right to control movement,
5. Right of reasonable chastisement,

The District Court has the power to appoint or declare a guardian in respect of persons as well as property of minor. The appointment of guardian by the court is regulated by the Guardians and Wards Act 1890. A Defacto Guardian is a person, who takes continuous interest in the welfare of the minor person or in the management and administration of their

property without any authority of laws. The guardian by affinity is the guardian of a minor widow. Guardianship and Custody of child under Muslim law

In Muslim Law, guardians fall under the 3 categories:-

1. Natural guardian,
2. Testamentary guardian,
3. Guardians appointed by the courts.

Of all these persons, the first and foremost right to have the custody of a child belong to the mother i.e., the mother's right of *Hazin* is solely recognized in the interest of children. Among the Hanafis, the mother is entitled to the custody of the daughters till the age of puberty. A person entitled to the custody of the child is known as *Hazin* and the welfare of the child is paramount consideration.

The children born outside the lawful wedlock are illegitimate. When a valid marriage between the parents of the child is established, then the child born of such marriage will be presumed to be legitimate. Under the Hanafi law, it seems the mother and her illegitimate children have mutual rights of inheritance. Muslim law also does not provide for the guardianship of illegitimate children. But, it seems, in modern India by Judicial Legislation, it has come to be established that guardianship of an illegitimate child vests in its mother. Muslim law does not recognize adoption. Before the Shariat Act 1937, adoption among some Muslims was recognized by custom.

#### **Adoption under Hindu law**

The adoption in Hindu law means complete transplantation of the child in the adoptive family. This means that he is not merely the child of the adoptive parents but he is also related to all relations on mother's side as well as father side, as if he is the natural born child of the family. The adoptive parents are the natural guardians of their adopted minor child. Section 13 of the Act lays down that subject to

any agreement to the contrary an adoption does not deprive the adoptive father or mother of the power to dispose of his or her property by transfer inter vivos or by will. These adoptive parents are in no way restrained in the disposal of his properties by reasons of adoption. When a virgin bachelor, widow or widower adopts a child and marries subsequently the spouse is related to the child as a step parent (step mother or step father).

#### **Maintenance under Muslim and Hindu law**

The primary obligation of maintaining children is on the father. The obligation to maintain the children is a personal obligation of the father. In Muslim Law a person has no obligation to maintain his illegitimate children. Right of maintenance can be made of charge on father's property by the children. The mother has the secondary obligation to maintain her children. Under Hindu Law the husband has personal obligation to maintain his legitimate and adoptive children. Hindu Law has never considered an illegitimate son as well as daughters. Illegitimate children's are entitled to maintenance during their minority. The adopted children have the same right to claim maintenance as natural born legitimate children. The obligation to maintain children includes reasonable expenses of her marriage. It is available to all neglected wives or discarded or divorced wives abandoned children and hapless parents belonging to any religion, community, or nationality of having any domicile against husband, father or son. Hindu law makes no distinction between a major coparcener and a minor coparcener in respect of their rights in the joint family property.

#### **Child in womb**

If at the time of partition a child is in womb and no share is reserved for him, the child can get the partition reopened. A child adopted to a deceased coparcener by his widow after the partition is entitled to reopen the partition if he occupies in law, the same position as a

posthumous child. When a partition is effected during the minority of a coparcener he can get the partition reopened if he can show that partition was unfair, prejudicial or unjust. Section 20 of Hindu Succession Act recognizes posthumous child as an heir and lays down a child who was in the womb at the time of death of an intestate and who is subsequently born alive shall have the same right to inherit to the intestate as if he or she had been born before the death of the intestate, and the inheritance shall be deemed to vest in such a case with effect from the death of the intestate. Under the section two conditions must be satisfied:

1. The child must be in the womb at the time of the death of intestate,
2. The child must be born alive.

#### **Illegitimate child**

An illegitimate son born out of void marriage through legitimized under Sec.16 of Hindu Marriage Act 1956 will not be entitled to resist the claim of partition with respect to residential house by invoking Sec 23 of Hindu Succession Act as the legitimization under Section 16 of Hindu Marriage Act will not enable the illegitimate son to invoke Section 23 of Hindu Succession Act. An illegitimate child is to be treated as coparcener for the purpose of properties but cannot claim partition during lifetime of the father. A child born of void marriage under the Hindu Marriage Act would be entitled to claim property and such property must be separate property of the parents and not the Coparcenary property. Under Section 16 of the Hindu Marriages Act, the children born of the illegal marriage would be entitled to claim, equal share in individual self-acquired properties of their father.

#### **Child Labour**

Child Labour is done by any working child, who is under the age specified by law. Child labour is a hazard to a child's mental, physical, social, educational, emotional and spiritual development. Strict Implementation

of Child Labour Laws and practical and healthy alternatives to replace this evil can go a long way to solve the problem of child labour.

#### **Juvenile Justice (Care & Protection of Children) Act, 2000**

In India Juveniles or Child means a person who has not completed 18 years of age. According to International law a child means every human being below the age of 18 years. Section 2(1) of Juveniles Justice Act 2000 has defined Juvenile in conflict with law as a Juvenile, who is alleged to have committed an offence and has not completed 18 years of age as on the date of commission of such offence.

#### **Pattern of crime by juveniles in India**

The Juvenile IPC crimes have increased by 10.5% over 2010 to 2015 as 36% IPC crimes by Juveniles were registered. The highest decrease in Juvenile delinquency was observed under the crime head Preparation & Assembly for Dacoity (35.3%), Death due to negligence (26%) and criminal breach of Trust (15%) in 2015 (NCRB 2012). It also records that Mathya Pradesh, Maharashtra, Chattisgarh, Andra, Rajasthan and Gujarat taken together have accounted 70% of total Juvenile delinquency cases reported in the country. Lack of appropriate treatment and measures in adolescence may lead to further delinquency adult criminality and adult mental illness.

Early onset delinquents are usually males who, have a history of aggression and violent behaviour beginning as early as elementary school age. There may be a link to attention disorder, which are characterized by aggression and rule breaking. Late onset delinquents behaviour during their teenage years is rarely continue this behaviour into adulthood. For these Juveniles peer pressure is likely to be the biggest factor in their decision to engage in problematic behaviour. These adolescents often come from permissive families in which they are given a lot of freedom and are not very responsible for them. Poverty, a socio-economic status are large

predictors of low parental monitoring, harsh parenting and association with deviant peer groups, all of which are in turn associated with Juvenile offending. Reasons for Juveniles committing crimes are varied and the types of crimes are numerous, but the common issue is the reformation and rehabilitation of these Juveniles and each country emphasizes the best treatment given to these Juveniles while they are in the correctional homes so that they do not follow the criminal path. The main aim is to make them healthy citizens, capable enough to earn their livelihood.

A three pronged method is applied by the Juvenile Justice system like (1)Prevention (2)Reformation (3)Rehabilitation. Counselling is given emphasis right from the day the boy is arrested. Rehabilitative process is carried out in the observation homes through counselling and various vocational Trainings. The idea behind impairing vocational training to equip the juveniles a skill to earn livelihood after their release from home. Probation is another technique which if properly exercised can facilitate in the rehabilitation of the Juvenile after release from Institution, Probation is an alternative to the special Home. It helps to assist offenders in making social adjustments and reintegrate into the society as law abiding citizens.

Every child accused of having infringed any law, shall have the right to-

1. Be informed promptly and directly of charges against them,
2. If the children is unable to obtain legal assistance, the Government will provide it,
3. The matter determined without delay,
4. Have free interpretation services if the child cannot understand or speak the language used,
5. Not to be compelled to give testimony or confess guilty,
6. If found guilty, have the decisions and any measures imposed and consequences thereof reviewed by the Higher court,

7. If the children is disabled, be given special care and be treated with the same dignity as any other child,

8. No children shall be sentenced to death.

### Conclusion

The full development of child requires basic rights of human rights which promote children's to develop intrinsic qualities, intelligence, talents and conscience to meet material and spiritual needs. It is needless to state that without the recognition of the right to education, realization of the right to development of every human being and nation is not possible. Article 26 of the Universal Declaration of the Human Rights (1948) inter alia states that 'education shall be directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedom. It shall promote understanding, tolerance and friendship among all nations, social or religious groups and shall further the activities of the United Nations for the maintenance of peace'. Historically, education is an instrument of development and an important factor for social change. Every nation in the world focused their policies towards development of the children. Therefore Children's are considered as wealth of the nation. The future of the nation depends upon the children's development so that all nations in the world framed laws in consonance with rights guaranteed in the UN Convention on the Rights of the Child 1989. The CRC enumerated rights are most important for child development and their promotions. In India concern, the Government of India enacted child centric laws for recognizing and promoting their rights. India has largest number of the youth population. The policies of the government were framed as norms prescribed in the Convention. Therefore the international and national laws are responsible for creation of friction free world social order and it help to maintenance of international peace and security.



## WOMEN EMPOWERMENT AND WOMEN ENTREPRENEURSHIP IN WEST BENGAL – AN EXPLORATORY STUDY

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### *Abstract*

*The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown-up over a period of time, especially in the 1990s. Microfinance programs have significant potential for contributing to women's economic, social and political empowerment. Access to savings and credit can instigate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment. Women constitute 70 per cent of the world's 1.3 billion absolute poor and the very young (girl children) and old (old women) are more vulnerable to poverty. Women dominate in those occupations with low pay and are least protected. There is an increase in vulnerable types of work : house work/domestic work, migration etc. Women are increasingly migrating, both legally and illegally, for employment.*

**Keywords :** *women entrepreneurs, empowerment, national economy, Microfinance, economic empowerment, social empowerment, political empowerment, virtuous spirals, bargaining power.*

### **Introduction**

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown-up over a period of time, especially in the 1990s. Microfinance programs have significant potential for contributing to women's economic, social and political empowerment. Access to savings and

credit can instigate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment.

Since the 1970s, many women's organizations world-wide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues. The 1980s saw

the emergence of poverty-targeted micro finance institutions like Grameen Bank. Many of these programmes see themselves as empowerment-oriented. In the 1990s, a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs led to increasing emphasis on targeting women in micro-finance programmes. Throughout the developing countries, innovative lending programs have emerged that specializes in supplying small capital loans to low-income entrepreneurs. In many of these programs it is common to find that a large percentage of borrowers are women. For example, based on a 1963 survey of microfinance institution around the world, the World Bank estimated that 61% of all clients were women (World Bank, 1997). In two rather well documented lending programs, the Grameen Bank in Bangladesh and Bancosol in Bolivia, the percentages are 95% and 72% respectively. These high female participation rates have raised a number of research questions and have in turn, inspired a growing number of empirical investigations. One question that is commonly raised is how a woman's borrowing impacts household consumption. For example, using data from Bangladesh, **Pitt and Khandke (1999)**<sup>1</sup> estimate how participation in a credit program impacts household consumption, depending on the participant's gender. They conclude that household consumption increases more if a woman takes out a loan than a man. On the other hand, **Morduch (1999)**<sup>2</sup> finds that participation in a credit program in Bangladesh, everything else equal, tends to imply lower household consumption. It turns out that disagreement such as this is rather common in the literature.

### Statement of the Problem

After having a minute details of the available literatures and also after going through the types of analyses made on the

literatures, we came to a specific conclusion that no such in-depth study had been made with respect to the district of south 24 Parganas or the greater Kolkata, which could put stress on the women empowerment on the basis of women entrepreneurship in the state of West Bengal, India.

### 3. Brief review of the available Literature

For the purpose of finding the appropriate research gap for the study I had to go through the following available literatures on the selected topic. For the convenience of the review of the available literature on the above mentioned topic, I have sub-divided the same into three segments i. e., (a) Microfinance and Women Empowerment, (b) women entrepreneurship and Women Empowerment and (c) Financial Inclusion and Women Empowerment. Further I have tried to study the above three major segments into three levels i. e., international level, National level (Indian Perspective) and State level (West Bengal perspective).

Therefore, from all the three sub-sections of the study it has been found that no comprehensive research work has been done to determine or point out the changing socio-economic conditions of rural women entrepreneurs in West Bengal, in the light of present microfinance and financial inclusion initiatives, although different policies in this regard has been adopted by the Government of India and Government of West Bengal for the Empowerment of Women, specially the Women Entrepreneurs. Therefore, we have shown interest to engage ourselves into this interesting as well as challenging and very sensitive research venture.

### 5. Research Methodology

A systematic study in any branch of social science needs a pre-determined and well thought out methodology, surely to find out the truth. It helps a researcher to collect necessary information analyze the data and

interpret the findings. There are, in fact, a number of methods that may be applied for the purpose of a research work. Of these methods the library work method, the observation method, the interview method, are the important ones.

### **Methods used in the Study**

In our study, we have combined three methods – the interview method, the observation method and the literature review method.

### **Nature of Data Collected**

For the purpose of our study, both the primary and the secondary data have been used. The primary data has been collected by direct interview method using a pre-designed interview schedule. For secondary data text books, research articles, government policies and strategies regarding women entrepreneurship development, weeklies, dailies, magazines, newsletters, annual reports and publications published by the Central and State Government, District and State Industrial Research Centres and relevant websites have been used in order to present the fact and findings in the logical format.

### **Selection of the Study Area**

The main reasons for selecting the district of South 24 Parganas for case study are the easy access of the researcher to the sample respondents in this district and the problem of time and resources provided to an individual researcher. Another important reason for selecting the district of South 24 Parganas is that some area of it is falling within the greater Kolkata, which is the capital of West Bengal and principal business center of West Bengal and eastern region in India. Moreover, number of educated women is, perhaps, maximum in this district and they are coming out from kitchen to participate in the entrepreneurial activities to all spheres including advanced technology like electronics, engineering etc.

Again a good number of women entrepreneurs come daily from the neighbouring districts to Kolkata and engage themselves in entrepreneurial activities. Not only that, what Kolkata thinks today, the rest of West Bengal thinks tomorrow. As a result we think that the study will be made more representative by selecting the South 24 Parganas and Greater Kolkata district as the study area for our case study purpose.

### **Sample Size for the Study**

The district of South 24 Parganas comprises of five subdivisions: Baruipur, Canning, Diamond Harbour, Kakdwip and Alipore Sadar. Alipore is the district headquarters. There are 33 police stations, 29 development blocks, 7 municipalities and 312 gram panchayats in this district. Other than municipality area, each subdivision contains community development blocks which in turn are divided into rural areas and census towns. In total there are 21 urban units: 7 municipalities and 14 census towns.

We have selected 6 municipalities and 20 gram panchayats in all, due to paucity of time. We have selected 40 women entrepreneurs from each of these municipalities and gram panchayats by stratified systematic random sampling procedure in order to avoid any bias in our sample selection process, i.e. 1040 respondents. But, out of our research interest and also out of passion to find something new, we have finally collected data of 786 filled-up questionnaires, completed in all respect. Therefore, the design of sampling method adopted for the purpose of our study has been four-stage sampling design with some permitted purposive bias. These four stages are - the selection of the district at the first stage, the selection of sub-division at the second stage, the selection of municipalities and panchayats at the third stage and the respondent women entrepreneurs at the fourth and final stage.

## Empirical Data Analysis and Exploratory Study

### Analysis of Reliability & Validity and Exploratory Factor Analysis

#### Reliability Test

Any study, depending on primary data, must be backed up by a proper test of reliability and validity. The evaluation of questionnaire reliability and internal consistency is possible by Cronbach's  $\alpha$  (Cronbach, 1984)<sup>3</sup>, which is considered to be the most important reliability index and is based on the number of the variables/items of the questionnaire, as well as on the correlations between the variables (Nunnally, 1978)<sup>4</sup>. The reliability of the instrument means that its results are characterized by receptiveness' (Psarou and Zafiropoulos, 2004)<sup>5</sup> and these results are not connected with measurement errors (Zafiropoulos, 2005)<sup>6</sup>, was evaluated by Cronbach alpha coefficient. The index alpha ( $\alpha$ ) is the most important index of internal consistency and is attributed as the mean of correlations of all the variables, and it does not depend on their arrangement (Anastasiadou, 2006)<sup>7</sup>. So, we have conducted the reliability test on standardized items and the Cronbach's alpha based on standardized item found at .743 (shown in Table-2) which proved the reliability of the questionnaire and data.

**Table 1 : Case Processing Summary**

	N	%
Valid	779	99.1
Cases Excluded <sup>a</sup>	7	.9
Total	786	100.0

**Table 2 : Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.721	.743	25

**Table 3 : Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
47.45	54.782	7.402	25

#### Validity Test

Further, for testing the validity, we have conducted the Friedman test and the Tukey test. In statistics, **Tukey's test of additivity**, named after John Tukey, is an approach used in two-way ANOVA (regression analysis involving two qualitative factors) to assess whether the factor variables are additively related to the expected value of the response variable. It can be applied when there are no replicated values in the data set, a situation in which it is impossible to directly estimate a fully general non-additive regression structure and still have information left to estimate the error variance. The test statistic proposed by Tukey has one degree of freedom under the null hypothesis, hence this is often called "Tukey's one-degree-of-freedom test." **Tukey's test** for nonadditivity was also found to be significant (shown in Table 4.40), **signifying that there are no replicated values in the data set.**

**Table 4 : ANOVA with Tukey's Test for Nonadditivity**

		Sum of Squares	df	Mean Square	F	Sig.
Between People		1704.830	778	2.191		
	Between Items	5732.596	24	238.858	287.687	.000
	Nonadditivity	133.988 <sup>a</sup>	1	133.988	162.776	.000
Within People	Residual	15368.856	18671	.823		
	Balance	15502.844	18672	.830		
	Total	21235.440	18696	1.136		
Total		22940.270	19474	1.178		

Grand Mean = 1.90

a. Tukey's estimate of power to which observations must be raised to achieve additivity = .019.

Then we have conducted Hotelling's T-squared test for inter-class correlation coefficient which was also found to be significant. (Shown in Table 4.41)

**Table 5 : Hotelling's T-Squared Test**

The covariance matrix is calculated and used in the analysis.

Hotelling's T-Squared	F	df1	df2	Sig.
7648.973	309.285	24	755	.000

Source: calculated through SPSS 21

Further, we have also conducted Intraclass Correlation Coefficient, which is presented below:

**Table 6 : Intraclass Correlation Coefficient**

	Intraclass Correlation <sup>a</sup>	95% Confidence Interval		F Test with True Value 0			
		Lower Bound	Upper Bound	Value	df1	df2	Sig.
Single Measures	.062 <sup>a</sup>	.053	.072	2.639	78	18672	.000
Average Measures	.621 <sup>a</sup>	.582	.658	2.639	778	18672	.000

Two-way mixed effects model where people effects are random and measures effects are fixed.

- The estimator is the same, whether the interaction effect is present or not.
- Type C intraclass correlation coefficients using a consistency definition-the between-measure variance is excluded from the denominator variance.
- This estimate is computed assuming the interaction effect is absent, because it is not estimable otherwise.

Since  $p\text{-value} > \alpha$  (or  $F < F_{crit}$ ), we can't reject the null hypothesis, and conclude there is no significant difference between the mean vectors for the simple measures and average measures.

#### **Test for Normality: One-Sample Kolmogorov-Smirnov Test**

The Kolmogorov-Smirnov test can be modified to serve as a goodness of fit test. In the special case of testing for normality of the distribution, samples are standardized and compared with a standard normal distribution. This is equivalent to setting the mean and variance of the reference distribution equal to the sample estimates, and it is known that using these to define the specific reference distribution changes the null distribution of the test statistic, as below. Various studies have found that, even in this corrected form, the test is less powerful for testing normality than the Shapiro-Wilk test or Anderson-Darling test. The result of one-sample K-S Test was found to be **.000, i.e., significant.**

#### **Perception Study of Empowerment by the Respondent Women : Exploratory and Confirmatory Data Analysis through Structural Equation Modelling [SEM]**

##### **Backdrop**

As we were not at all satisfied with the results of Exploratory Factor Analysis done in the previous section of the study, therefore, we, with the help of 27 pin-pointed research questions [mentioned in the Appendix], tried to do a more specific Exploratory as well as Confirmatory Data Analysis through SEM. The present section of the study uses structural equation modeling (SEM) as one of the analytical tools that allows for the simultaneous estimation and testing of the relationships of interest. In SEM, causal processes are represented by a series of structural equations that can be modeled graphically to aid in conceptualizing a theoretical framework (Byrne, 2001)<sup>8</sup>.

##### **Study Design**

The study design was the survey method using structured questionnaires with Likert Scale ranging from strongly agrees to strongly disagree coding 5 to 1 respectively. And the direct personal interview also was conducted with the individuals as a research tool. Out of sample population of selected women self employed persons in South 24 Parganas District we had selected 786 respondents who had more than 2 years experience continuously on their self employment activities and not getting any micro finance facilities from Micro Finance Institutions (MFIs) .

##### **Specified Hypotheses for the Study**

In this study, the following hypotheses have been developed:

- H1.** Local Leadership, Intellectuality and Esteem have significant association with women empowerment in rural areas of South 24 Parganas District.
- H2.** There is a relationship between

Appreciation and women empowerment.

**H3.** There is a significant impact of Awareness on women empowerment.

**H4.** There is no significant impact of violence and Sales and Marketing on women empowerment.

### Exploratory Factor Analysis

The Exploratory factor analysis technique was employed to load the number of variables to find out the influence of women empowerment and regression and correlation analysis has been used to find out the impact and relationship among the variables.

### Data Analysis

The descriptive statistics table, i.e. Table 10 simply provides mean, standard deviation, and number of observation for each variable included in the analysis.

The mean value of the variables is more than 3 except *I have control in preparing family budget, I go to shops for purchase/marketing without permissions of my husband/family, I have the ability and courage to meet different people for the sake of my work and I am able to do all the applications/other secretarial work on my own*. And also the standard deviation is high (more than 1.0) for the all the variables. Further, the correlation Matrix table provides correlation coefficient and p-values for each pair of variables included in the analysis. A close inspection of these correlations provides insights into the factor structure.

Table 7 : KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.699
Bartlett's Test of Sphericity	Approx. Chi-Square	1343.256
	df	136
	Sig.	.000

The data was verified through Cronbach's alpha and result is 0.871 prove internal consistency of the data. The adequacy tests and KMO and Bartlett's test result is 0.699 which supports for factor analysis.

### Factors Associated with Rural Women Empowerment

The principal component range from .559 to .745, thus most of the variance of these variables was accounted for by this seven dimensional factor solution which were Intellectuality, Sales & Marketing, Local Leadership, Decision Making & Control, Awareness and Allocation of Finance, Violence and Esteem, which were found out after 3 iterations and which included 17 variables and 10 other variables were found to be redundant having negligible factor loading. The extracted factors accounted for 60.271% of total variance explained.

### Brief Explanation of the Factors coming out of EFA

- 1. Intellectuality:** this factor is composed of the variables x19, x6 and x17 with factor loadings of .668, .644 and .596 respectively and they explain 9.877 per cent of the variance.
- 2. Sales & Marketing:** this factor is composed of the variables x11 and x22 with factor loadings of .786 and -.543 respectively and they explain 9.137 per cent of the variance.
- 3. Local Leadership:** this factor is composed of the variables x8 and x20 with factor loadings of -.725 and .689 respectively and they explain 9.053 per cent of the variance.
- 4. Decision Making & Control:** this factor is composed of the variables x4, x9 and x26 with factor loadings of .724, .661 and .522 respectively and they explain 8.734 per cent of the variance.
- 5. Awareness and Allocation of Finance:** this factor is composed of the variables x24 and x1 with factor loadings of .749 and .587 respectively and they explain 8.383 per cent of the variance.
- 6. Violence:** this factor is composed of the variable x18 with a very negligible factor

loading of -.721 and it explains only 7.986 per cent of the variance.

7. **Esteem:** this factor is composed of the variable x23 with a high factor loading of .852 and it explains only 7.100 per cent of the variance.

**Table 8 : Rotated Component Matrix<sup>a</sup>**

	Intellectuall y	Sales & Marketin g	Local Leadershi p	Decision Making & Control	Awareness and allocation of Finance	Violence	Esteem
x19	.668						
x6	.611						
x17	.596						
x2							
x11		.786					
x22		-.543					
x8			-.725				
x20			.689				
x4				.724			
x9				.661			
x26				.522			
x24					.749		
x1					.587		
x18						-.721	
x12							
x23							.852
x21							

Extraction Method: Principal Component Analysis.  
Rotation Method: Varimax with Kaiser Normalization.<sup>a</sup>  
a. Rotation converged in 12 iterations.

Moreover the factor scores those extracted with the help of factor analysis has been used to Multiple Regression Analysis. The multiple regressions have been used to find out the influence of micro finance services on women empowerment. To meet the objective, the impact of influencing factors on women empowerment through microfinance activities has been investigated. The following model was used to investigate the relationship between dependent and independent variables.

$$Y = a + \hat{a}_1 Z_1 + \hat{a}_2 Z_2 + \hat{a}_3 Z_3 + + \hat{a}_4 Z_4 + \hat{a}_5 Z_5 + \hat{a}_6 Z_6 + \hat{a}_7 Z_7 + \epsilon \quad (1)$$

Where, Y is the Dependent Variable; (Women empowerment). Intercept terms  $\hat{a}_1$ ,  $\hat{a}_2$ ,  $\hat{a}_3$  are regression coefficients. Z1, Z2, Z3, Z4, Z5, Z6 and Z7 represent Independent variables, which are nothing but the factors mentioned in the above table; (Intellectuality, Sales & Marketing, Local Leadership, Decision Making & Control, Awareness and Allocation of Finance, Violence and Esteem).  $\hat{a}$  represents the error term.

All the variables extracted could explain 60.271% of the variation in the women

empowerment through the above factors. The rest of 39.729% of the variation in the women empowerment is explained by other factors such as education, occupation, experience, income and savings etc.

**Table 9 : Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.139	.031		69.945	.000
Sales & Marketing [x2]	-.022	.037	-.023	-.595	.552
Local Leadership [x3]	.035	.034	.038	1.006	.315
Decision Making & Control [x4]	-.148	.038	-.138	-3.870	.000
Awareness & Allocation of Finance [x5]	.003	.033	.004	.104	.917
Violence [x6]	-.036	.033	-.039	-1.065	.287
Esteem [x7]	-.127	.036	-.123	-3.332	.000
Intellectuality [x1]	.264	.038	.250	6.906	.000

- a. Dependent Variable: Level of annual Income of the woman entrepreneur

The estimated regression equation is:

$$Y = 2.139 + .264 Z_1 + -.022 Z_2 + .035 Z_3 + + -.148 Z_4 + .003 Z_5 + -.036 Z_6 + -.127 Z_7 + \epsilon \quad (2)$$

The significant t-value of each variable confirms the significant contribution of each independent variable to the model. The value of Beta coefficient is highest in case of Z1 (Intellectuality) explaining that 26.4 percent of the variation in the women empowerment can be explained by this variable. Similar result is shown in other variable of Z3 (Local Leadership) explaining that 3.5% of the variation in the women empowerment is explained by this variable, and Z5 (Awareness & Allocation of Finance) explaining that only 0.03% of the variation in the women empowerment is explained by this variable but in case of Z2 (Sales & Marketing) i.e. -.022 has negative impact on women empowerment, X4 (Decision Making & Control) i.e. -.148 has negative impact on women empowerment, Z6 (Violence) i.e. -.036 has negative impact on women empowerment. and Z7 (Esteem) i.e. -.127 has negative impact on women empowerment. The smallest Beta in case of Z5, i.e. 0.003 shows that the decision making contributes least to the empowerment of women clients at household level.

From the analysis it could be concluded Intellectuality has significant association with empowerment ( $P=.000$  which is less than 0.05 at 0.05 significant level) along with Decision Making and Control and Decision Making and Sales and Marketing has weak association with microfinance ( $P=.552$  which is greater than 0.05 at 5% significant level). However, there is significant positive, weak and negative association between women empowerment and Intellectuality, Local Leadership and Esteem in respectively the H1 has been accepted.

The null hypothesis explains mean values of regression coefficient are equivalent to zero, Hence the null hypothesis is accepted which was explained that there is no significance differences between mean values of coefficient. It is evident that the value of one or more regression coefficient is not equal to zero.

**Table 10 : ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	82.911	8	10.364	14.104	.000 <sup>b</sup>
Residual	570.973	777	.735		
Total	653.884	785			

- a. Dependent Variable: Level of annual Income of the woman entrepreneur
- b. Predictors: (Constant), REGR factor score 1 for analysis 1, REGR factor score 7 for analysis 1, REGR factor score 6 for analysis 1, REGR factor score 8 for analysis 1, REGR factor score 4 for analysis 1, REGR factor score 5 for analysis 1, REGR factor score 3 for analysis 1, REGR factor score 2 for analysis 1

In the above Table all the variables favourably support the argument that the model is significant [ $P\text{-value}<0.001$ ] and can predict the outcomes.

### Confirmatory Factory Analysis using Structural Equations Modelling (SEM)

But we were never satisfied with the results of the constructs obtained by EFA and therefore, we relied on CFA with the help of

SEM through SPSS Amos 22. We had the following assumptions for CFA :

#### Assumptions

- A. In case of CFA researchers have preconceived idea about the number of dimensions that should underline the data.
- B. The number of factors is specified beforehand. Here the number of factors is 7 as found out through EFA.
- C. The purpose of CFA is to test hypothesis or to determine the extent to which new data fits the expected structure.

#### Conclusion

Therefore, the study findings strongly depict that in spite of the fact that the respondent poor women entrepreneurs are never sponsored by any MFIs nor by any large bank or sponsors, even then they are proceeding aggressively towards different facets of empowerment, including, of course, economic and financial empowerment, with the factors identified above.

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## RELIABILITY AND VALIDITY TEST FOR EMPLOYEE REWARDS & CUSTOMER SERVICE TRAINING AND SERVICE RECOVERY PERFORMANCE: MEDIATION OF ORGANIZATIONAL COMMITMENT IN HOTEL INDUSTRY

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### **Abstract**

*In this study, reliability tests were checked using Cronbach Alpha. Validity tests were checked with all types of validities. Collected data were analysed using SPSS, Excell and AMOS. Results of the reliability revealed that items of rewards, customer service training, organizational commitment and service recovery performance are greater reliability. Convergent validity was measured by unstandardized regression weights (path significance), standardized regression weights (standardized factor loadings), average variance extracted and construct reliability. As per unstandardized regression weights, employee rewards have convergent validity problem. But, customer service training, organizational commitment and service recovery performance have higher convergent validity. In terms of average variance extracted, employee rewards has the problem of convergent validity. Customer service training and organizational commitment have moderate convergent validity. Service recovery performance has higher convergent validity. Results of construct reliability revealed that employee rewards has the problem of construct reliability. Customer service training and organizational commitment have moderate construct reliability. Service recovery performance has higher construct reliability. Results of discriminant validity revealed that values between employee rewards and customer service training; customer service training and organizational commitment; organizational commitment and service recovery performance are somewhat higher. But, all other variables and construct have lower values than others.*

**Keywords:** Customer Service Training, Employee Rewards, Hotel Industry, Organizational Commitment, Service Recovery Performance.

### **Introduction**

In recent years, hotel industry has been booming around the Island. Nowadays, working men and women have increased. They

have to send their kids to schools. They have work heavy work load. They have lack of time. Sometimes, take away foods are cheaper than cooking at home. Owing to these reasons, working men and women like to prepare their

foods at home. Hotels have been designed in such day by day. At any time, new hotel can easily enter and exit from the hotel industry. In these aspects, employees play vital role in hotel industry. Thus, they have to be rewarded, they have to be given customer service training for attracting more and more customers. When employees are rewarded and trained for customer services they will engage in organizational commitment which will lead to service recover performance. In hotel industry, numbers of studies have been carried out by numbers of experts in different context and in different countries. These studies have examined the relationships between employee rewards, customer service training, service recovery performance and organizational commitment. This study focuses on the reliability and validity among these variables and constructs before testing the relationships in Hotel Industry.

### **Statement of the Problem**

Researcher states the problem with the support of previous empirical research findings. Alexander and Abdullah (2012) examined about how one dimension of traditionality, respect for authority, moderates the relationship between affective organizational commitment and three variables such as pay satisfaction, autonomy and satisfaction with supervision. Findings revealed that employees with high traditionality were found to exhibit higher levels of affective commitment when autonomy and satisfaction with supervision was low. Sajja, Amina, Wang, Nadia and Quang (2016) studied about influence of organizational rewards on organizational commitment and turnover intentions in Chinese workers turnover intention in public and private sector. Findings suggest that satisfaction with extrinsic benefits, supervisor support, coworker support, autonomy, training and participation in decision making has substantial impact on

employee's affective and normative commitment. However, affective and normative commitment was negatively related to employee turnover intention. In addition to these, there are separate research studies with respect to employee rewards, customer service training, organizational commitment and service recovery performance as far as the reviews are made by the researcher. Researcher wishes to know reliability and validity of employee rewards & customer service training and service recovery performance with the mediation of organizational commitment. This research gap led to the research question and research objective.

### **Research Question and Research Objective**

These previous findings help to derive a research question as "Are the constructs and variables such as employee rewards, customer service training, service recovery performance and organizational commitment are reliable and valid? After converting this research question into research objective, researcher sets a research objective as "to know the reliability and validity of constructs and variables such as employee rewards, customer service training, service recovery performance and organizational commitment.

### **Significance of the Study**

This study is important for several reasons. From the point of view of social reasons, appropriate human resource policies may be developed with the aim of increasing employee commitment which is important for enhancing employee well being. Employee commitment is also important in a global economy that is characterized by uncertainty and rapid change Alexander and Abdullah (2012). This study may be useful for the purpose of boosting employee commitment, managers can provide number of steps for their employees with greater autonomy, appropriate training and participation in decision making in the organization, as well as enhancing supervisor

and coworker support. Organizational commitment is popular. Due to its popularity, numbers of studies have been conducted in different countries in different contexts and with some other constructs. Sajja, Amina, Wang, Nadia and Quang (2016) studied about how Chinese employees with different categories of organizational rewards react to different kinds of organizational commitment and turnover intention in Chinese organizational context.

### Review of Literature

Alexander and Abdullah (2012) studied about organizational rewards and employee commitment in China. This study examined about how one dimension of traditionality, respect for authority, moderates the relationship between affective organizational commitment and three variables such as pay satisfaction, autonomy and satisfaction with supervision. This study used hierarchical regression analysis to analyze survey data obtained from a sample of 290 employees of a major Chinese airline company. It was found that employees high in traditionality were found to exhibit higher levels of affective commitment when autonomy and satisfaction with supervision was low. When autonomy and satisfaction with supervision was high employees low in traditionality exhibited higher levels of emotional attachment to the organization. Sajja, Amina, Wang, Nadia and Quang (2016) studied about influence of organizational rewards on organizational commitment and turnover intentions in Chinese workers turnover intention in public and private sector. A questionnaire was utilized as the method for data collection. Structural equation modeling was utilized to examine survey data obtained from 202 employees in the southern part of China. The findings exhibit that extrinsic, social and intrinsic rewards were significantly related to affective and normative commitment. Findings suggest that satisfaction

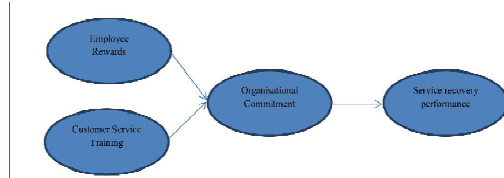
with extrinsic benefits, supervisor support, coworker support, autonomy, training and participation in decision making has substantial impact on employee's affective and normative commitment. However, affective and normative commitment was negatively related to employee turnover intention.

Ismail(2013) studied about bases of powers of community leaders using factor analysis. This research focuses at knowing the contribution of different types of powers towards total power. A sample size of 100 community leaders was studied. Reliability was analysed by Cronbach alpha. Validity was analysed by convergent and discriminant validity. Findings revealed that items of five types of powers such as legitimate, reward, coercive, referent and expert power have higher reliability and higher validity. There are number of research studies with respect to employee rewards, customer service training, organizational commitment and service recovery performance that have been studied separately. Ismail(2014) studied about supply chain management practices for hotel industry. This study tries to determine the factors of the supply chain management practices and know the important factors of the supply chain management practices. Study concluded that all the factors such as strategic supplier partnership, customer relationship, level of information sharing and postponement are the factors for supply chain management practices.

Motive of the researcher is to know the reliability and validity of employee rewards, customer service training, service recovery performance and organizational commitment before making the relationships with these variables.

### Conceptual Model

Review of literature helped to derive the following conceptual model for service recovery performance as exhibited in Figure 1.

**Figure 1: conceptual model for service recovery performance**

(Source: Literature Review)

#### Operationalisation

Review of literature helped to operationalize as tabulated in Table 1.

**Table 1: Operationalisation**

Construct	Dimensions/ Variables	Item	Code	Number of items
Management Commitment	Employee Rewards	Rewards for effective dealing with customers Rewards for satisfying customers Recognition for serving customers	ER1 ER2 ER3	03
	Customer Service Training	Continuous training for staff to provide good service Extensive customer training service for staff before contacting customers Customer training for staff to serve customers better	CST1 CST2 CST3	03
Organisational Commitment		Staff care about future of organization Proud about organization to work at this organization A great deal of effort to organization more than expected	OC1 OC2 OC3	03
Service Recovery Performance		Staff handle dissatisfied customers well Working with complaining customers Customer leaves with resolved problems	SRP1 SRP2 SRP3	03

#### Methodology

##### Geographical scope of the study

Researcher conducts this study within the geographical scope of Ampara Coastal Belt (ACB) from Maruthamunai to Pottuvil. All the hotels that were named as “hotels” were considered in this study.

##### Population and Sample

Population refers to all the hotels within the geographical scope of Ampara Coastal Belt (ACB) from Maruthamunai to Pottuvil. Researcher considered 260 hotel employees as sample size of this study.

#### Data Collection

Researcher developed a questionnaire for collecting data. Instrument was scaled on a five- point Likert scale [Very disagreed (1), Disagreed (2), Agreed (3), Very agreed (4) and Very very agreed (5)].

#### Data Analysis

In this study, reliability tests were checked using Cronbach Alpha. Validity tests were checked with all types of validities. Collected data were analysed using SPSS, Excell and AMOS.

#### Results and Discussion of Findings

##### Reliability

Cronbach's Alpha for items of rewards, customer service training, organizational commitment and service recovery performance are 0.527, 0.736, 0.610 and 0.758 respectively. Values of Cronbach alpha are tabulated in Table 2. Items of employee rewards, customer service training, organizational commitment and service recovery performance have higher reliability.

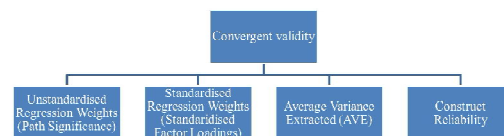
**Table 2: Reliability Statistics**

Items of	N of Items	Cronbach's Alpha
Employee rewards	3	0.527
Customer service training	3	0.736
Organizational commitment	3	0.610
Service recovery performance	3	0.758

#### Validity

##### Convergent validity

Convergent validity is measured by unstandardized regression weights (path significance), standardized regression weights (standardized factor loadings), average variance extracted and construct reliability. These 4 measures are depicted in Figure 2

**Figure 2: Measures of convergent validity**

##### Unstandardised Regression Weights

Unstandardised Regression Weights are used to know whether paths are significant. There are 12 paths as tabulated in Table 3. 5 paths (ER3...ER1, CST3...CST1, OC3...OC1 and SRP3 .... SRP1) are denoted by 1 which are the initial points for analysis as

at graph. All the other remaining 8 paths have the asterisks (\*) which is highly significant. Since all the remaining paths are significant employee reward, customer service training, organizational commitment and service recovery performance have higher convergent validity.

**Table 3: Unstandardised Regression Weights**

Paths		Estimate	S.E.	C.R.	P	Label
ER3	<---	ER	1.000			
ER2	<---	ER	6.433	1.696	3.793 ***	par_1
ER1	<---	ER	1.840	.549	3.353 ***	par_2
CST3	<---	CST	1.000			
CST2	<---	CST	1.134	.100	11.313 ***	par_3
CST1	<---	CST	.953	.104	9.197 ***	par_4
OC3	<---	OC	1.000			
OC2	<---	OC	1.108	.100	11.098 ***	par_7
OC1	<---	OC	1.100	.105	10.473 ***	par_8
SRP3	<---	SRP	1.000			
SRP2	<---	SRP	1.183	.065	18.131 ***	par_9
SRP1	<---	SRP	1.137	.058	19.763 ***	par_10

#### Standardised Regression Weights

Standardised Regression Weights are used to know paths are having standardized regression weights that are greater than 0.5. There are 12 paths as tabulated in Table 4. 4 paths (ER3...ER, and ER1...ER) have standardised regression weights that are lower than 0.5. Although these 2 paths have standardized regression weights that are lower than 0.5 researcher wishes to keep these items without regard to the standardised regression weights of them. Therefore, employee rewards, customer service training, organizational commitment and service recovery performance have higher convergent validity.

**Table 4: Standardized Regression Weights**

Paths			Estimate
ER3	<---	ER	.174
ER2	<---	ER	.784
ER1	<---	ER	.267
CST3	<---	CST	.697
CST2	<---	CST	.753
CST1	<---	CST	.628
OC3	<---	OC	.684
OC2	<---	OC	.709
OC1	<---	OC	.682
SRP3	<---	SRP	.875
SRP2	<---	SRP	.854
SRP1	<---	SRP	.902

#### Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is used to know whether latent variables (unobserved variables) are having the values of AVEs that

are greater than 0.5. There are 5 latent variables such as employee rewards, customer service training, empowerment, organizational culture and service recovery performance. In the calculated AVE, if the value of AVE for employee rewards is less than 0.5. Values of AVEs for customer service training and organizational commitment are approximately 0.5. Value of AVE of service recovery performance has higher than 0.5. Therefore, employee rewards, customer service training, organizational commitment and service recovery performance have higher convergent validity.

**Table 5: Average Variance Extracted (AVE)**

Paths			AVE
ER3	<---	ER	0.23874
ER2	<---	ER	
ER1	<---	ER	
CST3	<---	CST	0.482401
CST2	<---	CST	
CST1	<---	CST	
OC3	<---	OC	0.478554
OC2	<---	OC	
OC1	<---	OC	
SRP3	<---	SRP	0.769515
SRP2	<---	SRP	
SRP1	<---	SRP	

#### Construct Reliability (CR)

Construct Reliability is used to know whether latent variables (unobserved variables) are having the values of CRs that are greater than 0.6. There are 5 latent variables such as employee rewards, customer service training, empowerment, organizational commitment and service recovery performance. In the calculated CR, if the values of CRs are higher than 0.6 higher convergent validity. Table 6 tabulates construct reliability.

**Table 6: Construct reliability**

Paths			CR
FR3	<---	FR	0.201854
ER2	<---	FR	
ER1	<---	ER	
CST3	<---	CST	0.493555
CST2	<---	CST	
CST1	<---	CST	
OC3	<---	OC	0.526914
OC2	<---	OC	
OC1	<---	OC	
SRP3	<---	SRP	0.686343
SRP2	<---	SRP	
SRP1	<---	SRP	

**Discriminant Validity (DV)**

In usual correlation table, all the diagonal values are 1. All the off diagonal values may vary between 0 to 1. Discriminant validity is comparison between diagonal values and off the diagonal values. Values between employee rewards and customer service training; customer service training and organizational commitment; organizational commitment and service recovery performance are somewhat higher. But, all other variables and construct have lower values than others. All the off diagonal values and diagonal values for all variables and construct are tabulated in table 7.

**Table 7: Discriminant validity for variables and constructs**

	Employee Rewards	Customer Service Training	Organisational Commitment	Service Recovery Performance
Employee Rewards	0.238/4			
Customer Service Training	0.719104	0.482401		
Organisational Commitment	0.086436	0.641601	0.478554	
Service Recovery Performance	0.013924	0.289444	0.677329	0.769515

**Conclusion**

In this study, researcher sets a research objective as “to know the reliability and validity of constructs and variables such as employee rewards, customer service training, service recovery performance and organizational commitment. Results of the reliability revealed that since Cronbach’s Alpha for items of rewards, customer service training, organizational commitment and service recovery performance are greater than 0.5 items of these variables and constructs have

higher reliability. Convergent validity is measured by unstandardized regression weights (path significance), standardized regression weights (standardized factor loadings), average variance extracted and construct reliability. As per unstandardized regression weights, paths are significant employee reward, customer service training, organizational commitment and service recovery performance have higher convergent validity.

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## A STUDY ON PROBLEMS AND PROSPECTS OF CARPET WEAVERS IN BHAVANI TAULK

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### **Abstract**

*Carpet hand-weaving is a common practice in countries such as, India, China, Turkey, Iran and Pakistan and are then transported to other countries for selling. Hand woven carpets are produced in home-based workshops categorized as informal small-scale industry. The work is often organized around families and carried out in homes. Carpet weaving has been a major source of living for the people as it does not require resource beyond basic infrastructural facilities to weave carpets i.e. a loom, wool and basic weaving tools. It has become cottage industry where carpets are woven in homes, often employing womenfolk in rural areas. It requires a few weeks training to learn to weave a carpet but it would take many years expertise to master the skill. As most of the setups are installed in homes, womenfolk and children also contribute to the work. Due to financial reasons, weavers have little source of earning and are exposed to several health risk factors while weaving carpets. Convenience sampling techniques was used for the study. The population being legal and the project where initial it was divided to choose these particulars techniques. 100 respondents is their was directly into viewed. The primary objective of the present research work is to analyses the problems and prospect of handmade carpet weavers in Bhavani Taluk in Erode District. The challenges being faced by the industry may be converted in to opportunities by producing the skilled artisans, technological intervention to meet out the requirements of carpet manufacturing. Skilled artisans being trained by different institutions under the mentioned government schemes may be absorbed by the industry to fulfill the need.*

**Keywords:** carpet, cottage, weavers, artisans etc.,

### **Introduction**

Carpet hand-weaving is a common practice in countries such as, India, China, Turkey, Iran and Pakistan and are then transported to other countries for selling. Hand woven carpets are produced in home-based workshops categorized as informal small-scale industry.

The work is often organized around families and carried out in homes. Carpet weaving has been a major source of living for the people as it does not require resource beyond basic infrastructural facilities to weave carpets i.e. a loom, wool and basic weaving tools. It has become cottage industry where carpets are



woven in homes, often employing womenfolk in rural areas. It requires a few weeks training to learn to weave a carpet but it would take many years expertise to master the skill. As most of the setups are installed in homes, womenfolk and children also contribute to the work. Due to financial reasons, weavers have little source of earning and are exposed to several health risk factors while weaving carpets. The objective of this paper is to review the health risk factors in carpet weaving and to suggest certain measures to reduce these impacts.

### **Carpet Industry of India:**

Human Development has been the primary objective behind all man-made enterprises. In this integrated ,globalised world we are constantly striving for betterment in all-round quality of life. To usher in balanced development ,trade liberalization is much sought after. It is believed that increased trade will eventually lead to poverty reduction by development of the economy. Trade liberalization intensifies competition leading to the most competitive, efficient producers in the world market.

### **Significances of Carpet Industry**

Carpet Industry is one of the prime that is entirely demand-driven. Indian carpet exporters basing on demand are now manufacturing woolen hand tufted carpets that has a ready demand abroad. It was surprising to learn that exporters did not manufacture for the domestic market. Demand at home is minimal because of the tropical climate that India has. Also, carpets are one of the high end furnishing items for a middle class Indian. For example, we found during our survey, a medium quality, average sized[5 feet by 8 feet] carpet will cost around INR 25,000- 30,000 [USD 542 -651]. The price of Indian made carpet thus becomes comparatively high for Indian households. Moreover these days competition from machine – made Belgium

carpets priced at around INR 3000-4000 [USD 65-87] caters for demand at home.

### **Scope of The Study**

Weaving is one of the most ancient handicrafts patronized all over the world and at all times. Carpet sector has developed over the years and to see how far it is meeting the threats of globalization a study carpet sector has been undertaken. In the present economic environment where dependency on foreign capital and know-how is increasing all round, the carpet industry presents a sustainable model of economic activity that is not energy intensive and has low capital costs, as well as an extensive skill base. The principle of hereditary continuance of occupation for generations introduced an element of stability and also enabled the craftsman to venture further and acquire greater proficiency.

### **Statement of the Problem**

Against the background of raising world demand and India's promising export potential of carpets, the major issues of concern for carpet industry and trade which are creating or likely to create major impediments to export growth are broadly as follows: Lack of reforms in the production system hampering productivity, organized production and supply of carpets. Shortage of carpet grade wool – Indian carpet industry imports a large quantity of wool, prices of which increase substantially in the recent years. However, due to increased competition it is not possible to pass it on the final prices.

### **Objectives of the Study**

The primary objective of the present research work is to analyses the problems and prospect of handmade carpet weavers in Bhavani taulk in Erode District. The detailed objectives of the study are:

1. To study the social- personal status of carpet weavers in the study area.
2. To examine the wage and bonus payment to

carpet weavers in the study area.

3. To identify the factors affecting health conditions of carpet weavers in the study area.
4. To find out the level of satisfaction about handmade carpet weavers in the study area.
5. To enlist the various reason for low productivity of carpet weavers in the study area.

### **Hypothesis of the Study**

1. There is no significant relationship between age and working status of the respondents.
2. There is no significant relationship between Educational qualification and social personal status of the respondents.
3. There is no significant relationship between experience in carpet weaving and level of Satisfaction about carpet weavers of the respondents.

### **Research Methodology**

Research simply means a search for facts answerers to questions and solutions to problems. It is purpose of investigation. It is an organized enquiry. It finds explanations to unexplained phenomenon to classify the doubtful facts and to correct the misconceived facts. Research is common parlance refers to a search for knowledge. One can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact research is an art of scientific investigation. According to Clifford Research comprises defining and redefining problems, formulating hypothesis or suggested solution; collecting, organizing and evaluating data, making deductions and reaching conclusions; and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis

### **Sampling Techniques**

Convenience sampling techniques was used for the study. The population being legal

and the project where initial it was divided to choose these particulars techniques. 100 respondents is their was directly into viewed.

### **Data Collection**

Most of the information is through primary data of the study.

### **Questionnaire Design**

Questionnaire is used to interview respondent while carpet weaving the questionnaire was taken to ensure that as far as possible. It was clear and unambiguous. The attitude perception of the respondents was collected with reference to the values handmade carpet weaving in the sector.

### **Data Collection Methods**

There are three methods of the collecting primary data:

1. Survey 2. Observation 3. Experiments

Among these, the methods adopted for the study was survey method.

### **Methods of data Collection**

There are two types of the data for investigation

1. Internal sources 2. External sources

### **Other Sources of Information**

1. Primary data 2. Secondary data

### **Primary Data**

Primary data are those which are collected for first time and they original in character these are collected by researcher himself to study a particular problems.

### **Secondary Data**

The secondary data are those which are already collected by someone for some purpose and are available for the present study. For instance, the data collecting during census operations are primary data to the departments of census and the same data. If used by a research worker for some studies, become secondary data.

### Sampling Size

In the study of sample size is 100 respondents.

### Statistical Tools Used for the Study

The data collected were tabulated and analyzed by applying statistical tool are

1. Simple percentage method 2. Chi-square test methods 3. ANOVAs analysis 4. Correlation

### Review of Literature on Problem and Prospects of Carpet Weavers

**ChavadaDharmendaran(2001)** Has viewed that retail major Pantaloons has tied up with Andhra Pradesh Hand loom weavers' Co-operative Society and National Institute of Fashion Technology to launch a new women's ethnic wear range made from handloom. The handloom will be sourced from APCO. Another retail chain, Shopper's is also reported to have shown readiness to pick up handloom from APCO.

**SundariB. Shyama(2001)** has analyzed the case of the cooperative societies, whether they have helped or hampered the handloom industry. Secondly, he has advanced a theory'' that it's own qualities of resilience and dynamism have enabled handloom weaving to survive with some degree of strength.'' Thirdly, they contend that a country wide policy to the problems the difficulties of the handloom weaver ought to be location-specific and regional in character.

### Findings of the Study

#### I. Percentage Analysis

The majority of the respondents (47%) are belonging to the age 30-40 years in the study. The great majority of the respondents (61%) are female weavers in the study area. The great majority of the respondents (74%) are belonging to 10<sup>th</sup> level of education in the study area. The majority of the respondents (47%) are doing business in the study area. The 60 percent of respondents have getting annual

income 20,000-30,000 in the study area. The most of the respondents (52%) are belonging to single category of weavers in the study area. The 43 percent of the respondents are having 5 to 7 members in the family in the Bhavani Taluk area. The 37 percent of the respondents are having experience above 7 years in the carpet weaving in the study area. The most of the respondents (57%) are working in the status of independent weavers in the area. The great majority of the respondents (54%) are working between 8 – 10 hours in the weaving in the study area. The majority of the respondents (49%) are coming to the carpet weaving by inherited in the study area. The great majority of the respondents (59%) are belongs to owned house in the study area. The most of the respondents (55%) are coming to the bicycle in the study area. The great majority of the respondents (85%) are producing below 10 carpets per week in the study area. The 65 percent of the respondents are believing the working condition of the weaving are good in the study area. The great majority of the respondents (76%) are agree with the chance of other work assigned by the carpet owner in the study area. The 76 percent of the respondents are agree with interest to work under a master carpet weaver in the study area. The majority of the respondents (69%) are satisfied about toilet and rest room facilities provided by the weaving owners in the study area. The most of the respondents (55%) are strongly accepted the free accommodation provided to the carpet weaving owners in the study area. The great majority of the respondents (70%) are agree about staff turnover in the carpet weaving in the study area. The majority of the respondents (60%) are agree with the availability of job throughout the year in the carpet weaving in the study area. The sixty four percent of the respondents are getting 15 days salary in weaving of carpets in the study area. The majority of the respondents (66%) are earning between Rs.2000 – Rs.3000 per week in carpet weaving in the study area.

The most of the respondents (84%) are satisfied about wages system of carpet weaving in the study area. The a good number of the respondents (58%) are getting weekly wages for the production of carpets in the study area. The great majority of the respondents (87%) are satisfied about the bonus of carpet weaving in the study area. The fifty three percent of the respondents are receiving below Rs. 10,000 as advance money for the carpet weaving in the study area. The majority of the respondents (45%) are availing no days for casual leave in carpets weaving in the study area. The three fourth majority of the respondent are satisfied with leave days in carpet weaving in the study area. The great majority of the respondents (64%) are accepted the availability of local festival leave days of the carpet weavers in the study area. The 52 percent of the respondents are suffering by back pain in the carpet weaving in the study area. The sixty percent of the respondents are suffering from sickness in carpet weaving in the study area. The good number of the respondents (52%) are acknowledged availability of group insurance scheme to carpet weaving workers in the study area. The great majority of the respondents (61%) are accepted inadequate supply of raw materials in carpet weaving in the study area. The 51 percent of the respondents are strongly accepted lack of knowledge is the main problems in carpet weaving in the study area. The most of the respondents (52%) are undecided the lack of entrepreneurial skills to the carpet weavers in the study area. The 50% percent of the respondents are strongly accepted availability of state Govt. Schemes to handmade carpets weavers in the study area. The great majority of the respondents (57%) are satisfied the carpets weaving in the study area.

### Chi-Square Test Analysis

There is no significant relationship between Age and Working Status of the respondents. There is no significant relationship between

Educational qualification and social-personal status of the respondents. There is no significant relationship between experience in carpet weaving and level of satisfaction about carpet weavers of the respondents. There is no significant relationship between gender and level of satisfaction about bonus to the carpet weavers of the respondents. There is no significant relationship between educational qualification and wages earned per week of the respondents. There is no significant relationship between experience in carpet weaving and major health ailments to carpet weavers. There is no significant relationship between annual income and level of satisfaction about carpet weavers. There is no significant relationship between educational qualifications and level of satisfaction about carpet weavers. There is no significant relationship between age and casual leave days per month of the carpet weavers. There is no significant relationship between age and major health ailments to carpet weavers. There is no significant relationship between age and owner providing free accommodation facilities to carpet weavers of the respondents.

### III. Anova Analysis

The calculated value is greater than the table value. we have rejected the null hypothesis . There is no significant differences between is means of the all samples.

### IV. Correlation Analysis

There is a negative correlation between experience of the respondents and level of satisfaction of the respondents in the study area.

### Suggestions of the Study

- ❖ Training facilities in the field of Carpet weaving. Spinning technology, carpet designing, carpet washing & finishing, carpet dyeing, computer & management applications in carpets, etc. Under integrated skill development scheme (ISDS) of Ministry of Textiles.

- ❖ Carpet weaving training programme under mega cluster scheme.
- ❖ Assistance for importing raw materials, tools and machineries.
- ❖ Identification of new areas with growth potential and providing familiarization and incubator facilities to promising entrepreneurs.
- ❖ Creating awareness about the various policies and programmes of the Government through seminars and dissemination meets.
- ❖ Conducting Entrepreneur Development Programmes particularly special schemes for women.
- ❖ Quality consistency is essential to remain competitive in the overseas market which can be maintained by use of required quality wool, proper blend proposition, weaving by skilled weaver and improved processing, finishing etc.
- ❖ Financial institution can help by providing adequate finances to carpet industries for technology upgradation and put low interest rate on export finance in order to help in revive the carpet industry.

### Conclusion

The carpet industry is high risk occupation to develop various types of musculoskeletal disorders, respiratory disorders, eyesight problems, nerve disorders, skin problems. The poor environmental conditions coupled with unhygienic conditions have been found the reasons for developing such types of disorders. Lack of awareness among the weavers deteriorates already existing problems in the carpet industry. Most of these diseases and health problems found in carpet industry can be avoided by proper precautions and care. There must be some provision of protecting

equipments e.g. face marks, first aid facility, gloves and proper uniform, for the production of workers. The challenges being faced by the industry may be converted in to opportunities by producing the skilled artisans, technological intervention to meet out the requirements of carpet manufacturing. Skilled artisans being trained by different institutions under the mentioned government schemes may be absorbed by the industry to fulfill the need.

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## OCCUPATIONAL SAFETY AND HEALTH (OSH) MEASURES IN UNORGANIZED WORKFORCE SECTOR - A DESCRIPTIVE STUDY

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### **Abstract**

*India is a growing economy and world's largest democracy with population exceeding 1.2 billion. Of this huge census estimate, 63.6% form working age group. 90% work in the informal economy, mainly agriculture and services. Less than 10% work in the organized sector; mainly industry, mining and some services. New service industries like Information Technology (IT), Business Process Outsourcing (BPO) are increasing rapidly. The occupational safety and health (OSH) scenario in India is giving complex stature for researchers. Moreover, women are commonly given equality in all work cultures from top to bottom of hierarchy in all industries. The economy welcomes the above statement, provided, proper safety and health rules are implemented everywhere. Unprecedented growth and progress go hand in hand with challenges such as huge workforce in unorganized sector, availability of cheap labor, meager public spending on health, inadequate implementation of existing legislation, lack of reliable OSH data, shortage of OSH professionals, multiplicity of statutory controls, apathy of stakeholders and infrastructure problems. The national policy on OSH at workplace, framed and adopted by the government in 2009, is yet to be implemented with strict compliance in many sectors. Some of the major occupational risks are accidents, musculoskeletal injuries, cervical disorders, headaches, chronic obstructive lung diseases; pesticide poisoning and noise induced hearing loss. Of course, after all these risks are taken into consideration, occupational stress is also a huge factor in all kinds of jobs. This article is a small descriptive study of OSH i.e., occupational health and safety measures required to be kept under watch and its implications in unorganized industry.*

### **Occupation in Unorganized sector - An overview**

Unorganized sector in Indian Context is defined as a sector of workforce consisting of all unincorporated private enterprises owned by individuals or households engaged in sale

or production of goods and services operated on a proprietary or partnership basis and with less than ten total workers. The characteristic features of this sector are ease of entry, smaller scale of operation and approach, local ownership, uncertain legal status, labor

intensive operations using lower technology based methods, flexible pricing, less sophisticated packing, absence of a brand name, unavailability of storage facilities, scarce distribution network, inadequate access to government schemes, finance and government aid, lower entry barriers for employees, a higher proportion of migrants, higher attrition rates, lower job security, poor chances of growth, no leaves and unpaid holidays, lower protection against any unfair and unethical practices by employers.

The industry wise classification of workforce in India is listed below in Table 1.

**Table 1: Industry Wise Classification Of Workers In India (Source: Census Of India 2001)**

Place of residence	Total workers	Cultivators	Agricultural laborers	Household industry workers	Other workers
Total	402,512,190	127,628,281	107,447,725	16,395,870	151,040,314
Rural	310,655,339	124,682,055	103,122,189	11,709,533	71,141,562
urban	91,856,851	2,946,226	4,325,536	4,686,337	79,898,752

Unorganized labor which contributes about 90% of the total workforce in the country still remains as a neglected sector for the lack of protection on safety and health while on work. Statistically, the largest segment of the workforce in the country belongs to the unorganized sector i.e., 185.3 million workers in the agriculture sector, 14.6 Million in the Construction sector, 9.51 Lakhs in the Plantation sector and about 41.35 Lakhs in the Beedi industry.

To begin with, 3 sectors namely Construction Sector, Shop and Establishment, Beedi and Cigar Sectors have been identified as major sectors of unorganized workforce, where there are many vulnerable factors to be dealt and to be highlighted.

#### **Construction Sector:**

This is one of the most vulnerable segments of the unorganized labor in our country. A large number of workers in this sector are vulnerable to the vagaries of workplace accidents and occupational health problems. They are exposed to a wide variety of serious OSH

hazards and the rate of fatal accidents in this industry is 4 to 5 times higher than that of the manufacturing sector. The workers are also exposed to a host of hazardous substances, which have a potential to cause serious occupational diseases such as asbestosis, silicosis, lead poisoning etc. There is also a serious potential for fires due to storage and use of flammable substances and a potential for disasters due to collapse of the structures and subsidence of the soil on which the construction activity is being carried out. The Building and other Construction Workers (Regulation for Employment and Conditions of Service) Act, 1996 was promulgated in 1996 and Central Rules under this Act were notified in 1998.

#### **Shops and Establishments:**

Shops and Establishments are covered under the Shops and Establishment Act enacted by the various State Governments in 1948. The enforcement of these statutes has been entrusted to either the State Labour Commissioner or the local authorities. There is a separate chapter in Act on Health and Safety providing for cleanliness, ventilation, lighting, and precautions against fire and first aid facilities at the workplace as prescribed under the Statute. Compliance rules are nowadays made strict and mandatory for the shopkeepers.

#### **Beedi and Cigar Manufacturing:**

About 90% of the workforces are home workers and majority of them are women. The remaining 10% are employed as factory workers for whom the provisions of the Factories Act are applicable. The Beedi and Cigar Workers (Conditions of Employment) Act, 1966 is applicable to this sector, which includes home workers as well and the legislation is enforced by the State Commissioners of Labour. OSH in organized sector is developing rapidly based on ILO conventions. But the real face of toughness in health and safety measure is still prominent

and having a big question mark in the unorganized sector.

### **The Major Characteristics and Working climate of Workers of Unorganised Sector:**

The unorganized labour is overwhelming in terms of its number range and therefore they are becoming omnipresent throughout India. As the unorganized sector suffers from cycles of excessive seasonality of employment, majority of the unorganized workers does not have stable or durable avenues of employment. Even those who appear to be visibly employed are not gainfully and substantially employed, indicating the existence of disguised unemployment. The workplace is scattered and fragmented and has no particular dimension or hierarchy. There is no formal employer – employee relationship in the unorganized sector. In rural areas, the unorganized labour force is highly stratified on caste and community considerations. In urban areas while such considerations are much less, it cannot be said that it is altogether absent as the bulk of the unorganized workers in urban areas are basically migrant workers from rural areas. Workers in the unorganized sector are usually subjected to indebtedness and bondage as their meager income cannot meet with their livelihood needs.

Human resource today has a strategic role for productivity increase of any organization, and this makes it superior in the industrial competition. Amongst unorganized sector, Construction and Agriculture sector are key sectors of the national economy for countries all around the world, as traditionally they took up a big portion in nation's total employment and both of these sectors significantly contribute to a nation's revenue as a whole. However, until today, unorganized sector of industries are still facing number of problems regarding the low productivity, poor safety and insufficient quality. Productivity can be defined in many ways. Productivity in unorganized sector is usually taken to mean labour

productivity, that is, units of work placed or produced per man-hour. In much of the world, working in unorganised sector is not regarded as "Decent work". This is the major disadvantage faced by the sincere hard working supporters of the economy today.

The unorganized workers are subjected to exploitation significantly by the rest of the society. They receive poor working conditions especially wages much below that in the formal sector, even for closely comparable jobs, ie, where labour productivity is no different. The whole work status in this sector is of inferior quality, inferior terms of employment, inferior remuneration and inferior background of people. Primitive production technologies and feudal production relations are rampant in the unorganized sector, and they do not permit or encourage the workmen to imbibe and assimilate higher technologies and better production relations. Large scale ignorance and illiteracy and limited exposure to the outside world are also responsible for such poor absorption. The unorganized workers do not receive sufficient attention from the trade unions. Inadequate and ineffective labour laws and standards lead to an economic setback in the unorganized industry.

### **Main Challenges in the field of OSH of unorganized workforce sector:**

1. Less Trained and Improper Mindsets of Entrepreneurs.
2. Availability of cheap labor due to high unemployment.
3. Lack of proper training and delay in implementing policies and procedures
4. Inadequate Legislation and norms
5. Huge Attrition rate i.e., unsaid absenteeism and illness
6. Deployment of Huge workforce in unorganized sectors
7. Less expenditure and concentration on Health measures



8. Complex statutory controls
9. Apathy of stakeholders
4. Needs in future:

Liberalization, privatization and globalization have affected working life in India and present new OSH challenges across a diverse range of professions. The three most important OSH needs are:

1. Legislation to extend OSH coverage for working life in all unorganized sectors.
2. Spreading the awareness about OSH among stakeholders.
3. Development of OSH infrastructure and Professionals along with modules of training.

Legislation and National policy for OSH rules:

After many meetings and deliberations, government of India approved the National policy on Safety, Health and Environment at workplaces in February 2009. This national policy helps in giving general guidelines for maintaining Health and Safety measures in all types of job routines. It provides various rules and norms for administration and technical support, incentive based systems, statutory frameworks including OSH principles. Though national level policies are declared and monitored, strategically many frameworks have to be prepared and developed for unorganized sector of workers. Though it is not an easy task to revive the situation of working atmosphere immediately but steps can be slowly taken for the implementation of perfect working atmosphere. A national registry for occupational diseases and accidents is to be established and maintained. More training and inspections are to be by panel of experts should be undertaken.

#### **Creating awareness among Stakeholders:**

There is a strong need to create awareness in the minds of the stakeholders such as lawmakers, employers, employees, general

public and legal departments of the government. OSH should be a common subject at school and college levels. The growing generation should know the importance of the safety and health aspects in all levels of work. Exposure to health hazards should be trained at education level so that people bring a strong culture in their minds about the vital importance of OSH concepts. Not only in jobs, but also in general societal view, safety and health measures play a very important role in day to day advancement of science. Certain codes and practices for safety measures, occupational issues and hazard should be prepared and maintained uniformly by all industries irrespective of their categorization.

#### **Trained Professionals in the field of OSH:**

There is a great shortage of occupational health professionals in India. Many occupational health physicians and industrial hygienists are needed in the unorganised sector. The majority of medical practitioners lack training in occupational health and consequently lack the skills to diagnose and prevent occupational diseases. India faces the twin challenges of integration of occupational health with our general health services and of delivery of occupational health from medical college hospitals. Short-term courses should be designed and conducted on a massive scale for medical doctors in the government and private sector in order to increase awareness and competence in the diagnosis of occupational diseases. Postgraduate courses in occupational health and industrial hygiene are needed to be established by all reputed Universities of education. Globalization, transfer of technology, new assignments, outsourcing from other regions and countries, change in employment patterns, job needs and job analysis are all in the list of opposing frictional forces of OSH.

#### **Conclusion**

The mantra to wriggle out of the situation and being successful in field of Occupational

health and safety is - The workplace is changing and the labor laws must change as well. Workers today are forced to take up many new risks in the labor market. The prominent risks of the labour market are job loss, wage variability, benefit gaps, intermittent and prolonged periods of unemployment. Our labor laws do not address these problems, either for regular or for atypical workers.

Slowly, there should be a changing nature of work that creates new opportunities for workers, without new types of vulnerabilities. As employer-employee attachment is episodic rather than long-term, the problems of transitions have risen to the fore. This article has made some proposals for reform that are designed primarily to provide livelihood security and ease transitions as workers move around in the boundary less labor market. The proposals only scratch the surface of the profound changes in our labor laws that are necessitated by the changing workplace. Simply enumerating these proposals demonstrates both how far-reaching change has to be and how difficult it will be to attain. Yet if we are going to formulate policy that is relevant to the present era, it is necessary to think broadly, no matter how quixotic it may seem.

Another Key to open a good way to the Development and Betterment of OSH in unorganized sector is to Guide and Train the Entrepreneurs and prepare them for a strong mindset of OSH irrespective of the field they are stepping in. Public interest and Awareness should be somehow kindled to get a good take off in OSH revolution. An optimistic future of OSH principles is expected out of the economists, industrialists and entrepreneurs. The journey with a success flag has already

started for India. Hopefully in next decade, our developing nation would step up in its growth by giving a good change in dynamics of unorganized workforce.

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## AGRARIAN CRISIS IN KAMALA MARKANDAYA'S: NECTAR IN A SIEVE

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### *Abstract*

*Kamala Markandaya as a woman novelist portrayed the role of rural women in agriculture. Indian culture is embedded in agriculture for centuries. Her novels blame the vagaries of nature (flood and drought) and industrialization for crisis in rural India. The most advanced stage of these issues lead to hunger, poverty, starvation, degradation of land and human life. It ultimately drives the farmers from rural areas to urban areas in search of better life. Again, Kamala Markandaya observes Indian agriculture is passing through a period of severe crisis. Although some features of these crises in agriculture started manifesting themselves in certain parts of south India during pre-independence period, these crises had assumed a serious dimension since the introduction of tanneries in rural areas. There is a general perception that unbearable burden of debt and starvation augmented as a result of natural calamities is indicative of a crisis in Indian agriculture. In this paper, an attempt has been made to find out the causes of the crisis, problems faced by the agriculture sector and at the end how rural tenant farmers overcome these crises for sustainable living. It is observed that Rukmani had overcome the hurdles through her innate capacity to withstand the exploitation and rise above the poverty. She achieved her identity through self-confidence, perseverance and hopefulness, fight for their rights and protecting the land and nature.*

**Key words:** Agrarian crisis, agricultural sector, migration, natural calamities, tannery.

### **Introduction**

Kamala Markandaya began writing novels while India was simply at the beginning of newly won freedom. The struggle for women in agriculture is her will to assert the identity, which forms an essence of womanhood. As agriculture evolved to create a multiple

identities for women in the society, there is a need to study the threats faced by the Indian agricultural system. It is well known that women in India are high levels of involvement in agriculture production and dependence on agriculture for livelihoods. Globally, agriculture is a key element in the identities of

rural people. Many of the struggles for recognition begin with land and agriculture, which takes on multiple meanings. For women, land means more than a few paddy fields; it means her recognition as an individual. While earlier women were labelled as homemakers, now they are categorized as producers.

Kamala Markandaya in her first novel, *Nectar in a Sieve*, critiques the tale and misfortunes of a peasant couple, Nathan and Rukmani of a South Indian Village. The research on the novel explicates that women's involvement in agriculture is very much important for economic growth and poverty reduction. As a tenant farmer, Rukmani vividly works hard in agriculture to establish her identity. She comes across many obstacles in rural areas which re-enforced the agrarian crisis.

The tragedy of the downfall of agriculture in rural area is caused by a number of factors such as industrial economy, and tannery, migration and vagaries of nature. The flow of life in an Indian village has been realistically discussed with sympathy and skill. Thus the image of rural life is comprehensive and very outstanding. According to the novelist, Indian peasants face heart-rending sufferings because of natural and manmade phenomena. Indian peasant is basically a poor; therefore, he often faces starvation whenever he does not get his harvest in a proper manner. These sufferings are caused not only by the natural happenings but also by the general people, as we observe in the case of Nathan who has to face the ill-treatment of Zamindar.

The most prominent manifestation of agrarian crisis led to migration of people in search of jobs, hunger, poverty, illegal activities, starvation, degradation nature and human life. In this research paper, an attempt is made to critically analyze and interpret the nature and causes for agrarian crisis in rural areas and also attempted to elucidate the role of major woman character Rukmani in resolving the crisis.

## Results and Discussion

Kamala Markandaya has elucidated three major factors responsible for the crisis in agriculture during the pre-independence period. The causes, sufferings and hopefulness of the rural women are portrayed through a Rukmani and Nathan of a small village. The causes for the crises are

1. Vagaries of nature
2. Tannery
3. Migration

## Natural Calamities

Nature victimizes the peasants, through flood one year, or drought the next, the net result is poor yield, famine, starvation and sometimes death. Peasants always face hardships of fear and hunger. This is the reality of the farmers in rural India. Sometimes heavy rain or sometimes drought can make them beggars, and even when plenty of fields have, they become helpless. "They live by our labors from one harvest to the next, there is no certain telling whether we shall be able to feed ourselves and our children, and if bad times are prolonged, we know we must see the weak surrender their and this fact, too is within our experience. In our lives there is no margin for misfortune". Kamala Markandaya's perception of Indian ethos is strikingly similar to that of contemporary social novelists, there is nevertheless a unique sensitiveness in her novels in terms of the extent, range and depth of perception. (Misra ) A thorough study of her novels clearly reveals that though she appears to be inadequate in her description of agrarian crisis in south India. She portrayed the reality to sensitize the readers about the root causes of poverty, hunger and exploitation rather than giving a microscopic descriptions.

The novelist elucidates the impact of nature upon rural India. Nathan and Rukmani in *Nectar in a Sieve* face long and terrific rains, and the result is that they are put to a great loss.

“At first the children were cheerful enough—they had not known such things before and the lakes and rivulets that formed outside gave them less delight, but Nathan and I watched with heavy hearts while the waters rose and rose and the tender green of the paddy field was lost”.

Thus, Mrs. Markandaya's novel vividly records the poverty-stricken, heart-breaking existence of the people of rural areas. She deals with the everyday problems of the rural community. Her depiction of these rural folk is not partial. She rather “creates peasants who betray the truly human characteristics of self-delusion and magnanimity.” Like D.H. Lawrence in whose novels, *Sons and Lovers* and *Rainbow* the hard lives of the farmers are marred by the coal blackened colliers. The novelist admits that the rural women were able to tide over the disturbances and lived a dignified life with hopefulness.

### Tannery

Industrialization not only mars the natural beauty of the country side, but it also creates various problems like alien population, prostitution, labor unrest, fear and increase in diseases. In *Nectar in a Sieve* the tannery owners “invaded our (Rukmani's) village with clatter and din and had taken from us the maiden where our children played, and had made the bazaar prices too high for us”. In the same novel Ira takes to prostitution though it is the starvation that leads her to do so. Even then, if the tannery had not been established, she might have been saved from the degradation, but the tannery “changed the face of our village beyond recognition and altered the lives of its inhabitants..... Ira had ruined herself at the hands of the throngs that the tannery attracted.” The villager ceases to think of any one “but schemes only for his money.”

Mrs. Markandaya presents south Indian life both in its traditional, conservative and rural aspects, with convincing sincerity and fascinating power. It is perhaps due to her great

acquaintance with the rural scenes of South India.

In the pre-independence era Mulk Raj Anand presented the peasants tale of woe and hunger in the rural society. In the post-Independence period most of the Indo-Anglian novelists like Nayantara Sahgal, Anitha Desai and Bhabani Bhattacharya have presented a penetrating and sympathetic analysis of the different problems of rural life. But Kamala Markandaya with her capable representational realism and evocative descriptions of Indian arcadia. She achieves perfect poise between the rural reality and the disciplined urbanity of tragic delineation of the effect of poverty, natural disaster and unwelcome modernization upon a peasant family, but *Nectar in a Sieve* has usually potent qualities of stoic dignity and clear organization. Her most prominent feature is her serenity and the sense of balance even in crisis. K.R. Srinivasa Iyengar also remarked about the novel that heart is tempered in the flames of love and faith, of sufferings and sacrifice, will not easily accept defeat. Rukmani the narrator heroine is also ‘a mother of sorrow’.

Kamala Markandaya presents the evil effects of industrialization upon rural beings. The tension between tradition (that symbolizes the rural life) and modernity, that stands foe industrialization, is presented in her works. *Nectar in a Sieve* presents the drastic assault of industrialization on the rural society. Through Rukmani, the narrator, the novelist describes the evil effects of industrialization upon the pleasant rhythm of rural India. Shiv K. Kumar in his essay “*Tradition and change in the novels of Kamala Markandaya*” rightly asserted that Rukmani, whose boundless faith looks definitely beyond all physical suffering and partakes of that peace that surpassed all understanding.

*Nectar in a Sieve* presents the devastating assault of industrialization on the rural society. Through Rukmani, the narrator the novelist

describes the ill effects of industrialization upon the placid rhythm and calm beauty of a village which is symbolic of rural India. The disasters that fall upon the peasants “are the result of the combined impersonal forces of nature and industrialization.” “The advent of tannery creates sordidness, loss of traditional values and social degradation. It brings vices, social filth and moral debasement in its wake. Thus the village is violated in the name of progress by the building of a tannery, owned by an Englishman and its busy industrialism smears the peaceful countryside with its soiled hand.”

In *Nectar in a Sieve* when Rukmani and Nathan go to the tannery to see their sons, they find its gate closed. Their sons return with angered faces at dusk. When Rukmani asks what the matter is, they reply in brief “We asked for more money, they took from us our eating time.” Later on they go on strike in the tannery. Then firmly decide, “We shall not go until our demands are met.” On the other hand the tannery officials declare that “those who did not return to work would be replaced.” Thus, the conflict ends with the defeat of the laborers and receive low wage. The tannery had degraded the land virginity and reduced the crop yield. It also drove the farmers to debt and starvation.

### Migration

In *Nectar in a Sieve*, the novelist describes the conflicts between urban civilization and rural civilization. Her rural beings desire to lead urban lives and the city-bred people want to lead rural lives. Rural people bewildered by the harsh realities of their lives, are affected by activity of the market, as bustle that worked up each time nearer a town, and the lights strung along the street like necklace. This novel reflects the stark poverty in Indian villages and its dehumanizing effects on the people. Hunger forces the rural people to eat grass and Nathan and Rukmani realize, “that hunger is a curious thing; at first it is with you all the time, waking

and sleeping and in your dreams, and your belly cries out insistently, and there is gnawing pain as if your very vitals were being devoured.”

In *Nectar in a Sieve* she discusses the poverty of Indian villages. It is the story of the conjugal life of Nathan and Rukmani, the peasants, Poverty forces them to wander from door to door in search of rice. Here Arjun and Murugan leave for Ceylon to get jobs. Thus, the migration had led by industrialization which created havoc in the society. It exploited the farmers and created an immoral way of life in rural areas.

### Conclusion

To conclude it can be said that agricultural sector in India was facing a crisis in the pre-independence period. There is a widespread perception that the “agrarian crisis” is more or less an outcome of natural calamities like drought and flood which no one can fight. Agrarian crisis also occurs due to inhuman behavior of money lenders and landlords. This has led to a huge migration of people—farmers or otherwise— from rural areas to urban centers in search of jobs. Those who can’t afford to migrate as they have huge debts to pay to money lenders often faces hunger, illegal activities, poverty, starvation and death. Whenever crop failure happens due to natural calamities such as drought, floods etc, it’s the landowners who get the compensation and not the land tiller.

Finally, agricultural sector in India is facing a crisis till today. The industrialization process, which started in the 1940s, is one of the reasons for this crisis. The solution of the problem is not in a few “packages” but in drastic changes in the present economic policies related to agriculture. The novelist realizes, the migration of rural people will be stopped when the vast majority of the people, especially the farmers in the rural areas, become prosperous and are really empowered. Kamala Markandaya

portrayed better handling of the agrarian crisis by tenant farmers. Rukmani, a peasant woman was capable of handling the crisis with silent, submissive and ready to accept everything that comes her way with a calm resignation. Her unflinching faith in God, strong will power and morality give her strength to face vicissitudes of life attitude. The agrarian crisis of the pre-independence period is still continuing in one or other forms. Thus, Markandaya succeeds in proving through this novel that it is the natural calamities and tanneries are responsible for agrarian crisis. Agrarian crisis can give birth to the social evils like prostitution, disintegration of family, and a mad rush towards city. So long as crisis exists various social evils and malpractices continue to thrive. The hope for betterment lies only in the surviving morality in a few human beings.

Hence, even today the farmers are facing the numerous problems due to liberalized economy. Agricultural laborers and people's organizations in civil society should work collectively to assist and persuade the government to rid off the agrarian crisis. It will aide in promoting the sustainable livings.

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## தமிழாய்வுச் சங்கமம்

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## TAMILAIVU SANGAMAM

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தமிழ் அறிஞர்கள், பேராசிரியர்கள், ஆய்வாளர்கள் மற்றும் எழுத்தாளர்களின் வேண்டுகோளையும், தேவைகளையும் பூர்த்திச் செய்யும் நோக்கத்தோடு IARA PUBLICATION-ன் மூன்றாவது இதழாக "தமிழாய்வுச் சங்கமம்" என்ற பன்னாட்டு ஆய்வு இதழின் பத்தாம் தொகுதி நவம்பர் 2017ல் வெளிவர இருக்கிறது.

இவ்விதழில் ஆய்வுக்கட்டுரை சமர்ப்பிக்க விரும்புகின்றவர்கள் தங்களது ஆய்வுக்கட்டுரைகளை மின் அஞ்சல் வாயிலாக (எடுத்துருவையும் சேர்த்து) [tamilself@yahoo.in](mailto:tamilself@yahoo.in) என்ற முகவரிக்கு அனுப்பலாம்.

தமிழாய்வுச் சங்கமம் - பன்னாட்டு ஆய்விதழின் கௌரவ ஆசிரியர்கள் மற்றும் ஆசிரியர்குழு உறுப்பினர்களாக விரும்புகின்ற தமிழ் அறிஞர்கள் மற்றும் பேராசிரியர்கள், தங்களின் வேண்டுகோள் கடிதத்துடன் ஒரு பக்க சுயகுறிப்பினை எங்களுக்கு அனுப்பலாம். மேலும் விபரங்களுக்கு [www.selptrust.org](http://www.selptrust.org) என்ற வலை தளத்தை பார்க்கவும்.

- நிர்வாக ஆசிரியர்.

## IMPACT OF CROSS CULTURAL DIVERSITY ON EMPLOYEE PERFORMANCE

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### *Abstract*

*This research is carried out to explore the impact of the issue of communication, age and gender on organizational performance. Besides, the researcher will explore and analyze the cause for cultural issues within the organization and how it impacts on the organizations performance and how to overcome the hurdles to maintain a balanced culture within the organization. The objective of this study is threefold, first, to identify the factors that affect the workforce diversity towards employee's performance in organizations. The qualitative research facilitated the paper with its robust and in-depth observations. Through robust and in-depth observations, the paper explained how employees' beliefs, norms, gestures and all relevant aspects of organizational culture impacted on firm's performance.*

### **Introduction**

Workplace diversity is a multi-faceted concept that will continue to evolve as more industries, specifically the pharmaceutical industry, move toward both working in and recruiting employees from a global market place. It is argued that this has led to a perception that work force diversity became inevitable and fundamental for sustainable organizational performance. This belief drives corporate managers to embrace and comprehend the concept of work place diversity, its barriers, and benefits. Furthermore, workforce diversity is increasingly recognized and utilized as one of

the very important, if not the most important, organizational resources in regards to whether the goal of an organization is to be an employer of choice, to provide excellent customer service, or to maintain a competitive edge. Any business that intends to be successful must have a borderless view and an underlying commitment to ensure that work force diversity is part of its day-to-day business operations (Childs, 2005).

Culture can be defined as the norms, beliefs, informal values and the pattern of behavior of an individual (Alvesson, 2002, p.5). Furthermore Alvesson (2002) justifies that, "Culture is the creation of meaning



through which human beings interpret their experiences and guide their actions.” Cultural issue can eminently influence on the organizations success. More often researchers demonstrate that it is the glue of the organization, which acts as a compass which directs an organization to its destination (Tharp, no year). Cultural issues are very common problems all around the world. The cultural issues can occur in many different ways depending on the size, location and the custom culture of that organization. These cultural issues sometimes occur even due to the attitudes of the employees.

### **Literature Review**

Organizational culture is conceptualized as shared beliefs and values within the organization that helps to shape the behavior patterns of employees (Kotter and Heskett, 1992). Gordon and Cummins (1979) define organization culture as the drive that recognizes the efforts and contributions of the organizational members and provides holistic understanding of what and how is to be achieved, how goals are interrelated, and how each employee could attain goals. Hosftede (1980: 25) summarizes organization culture as collective process of the mind that differentiates the members of one group from the other one. Thus the above concept asserts that organizational culture could be the means of keeping employees in line and exhilarating them towards organizational objectives. Early organization behavior researchers (Peters and Waterman, 1982; Deal and Kennedy, 1982; and Pascale and Athos, 1981) find the unambiguous links between culture and organizational performance. These cultural values are consistent with organizational chosen strategies that led to successful organizations. Although the relationships between organizational culture and employee performance have been widely accepted, some researchers (Willmott, 1993; Legge, 1994; and Ogbonna, 1993) raise concerns about the

relations. Thus Gordon and DiTomaso (1992) and Denison (1990) argue that culture characteristics might affect performance but restricted or conditioned to the specific context. They further argue that culture may lead to higher performance if it fits with changes of environmental factors within the context. Recently, researchers argue that cultural traits cannot be copied and therefore it could be source of organizational sustainability. Resource-based view (Barney, 1986 and 1991) suggests that sustainability depends on the values, rarity and sustainability of the culture concerned. Overall, the aim of the literature review is to examine the existing research to explore the links between culture and performance. Due to the subjective nature of culture, it could be challenging to precisely define the specifications of organizational culture. Despite no single theory is uniformly accepted, there is a general consent about organizational culture on being traditionally determined and socially structured that involves beliefs, behaviors, values and morals allied with different levels of the organization and incorporates to all aspects of organizational life (Pettigrew, 1990 and Hofstede, Neuijen, Ohauv and Sanders, 1990). The organizational culture is outlined by Schein (1990) as overall phenomenon of the organization such as natural settings, the rite and rituals, climate and values of the company. According to Martins and Terblanche (2003), culture is deeply associated with values and beliefs shared by personnel in an organization. Organizational culture relates the employees to organization's values, norms, stories, beliefs and principles and incorporates these assumptions into them as activity and behavioral set of standards. Klein et al. (1995) positioned organizational culture as the core of organization's activities which has aggregate impact on its overall effectiveness and the quality of its products and services. Schein (2004) defined organizational culture as a dynamic force within the organization

which is revolving, engaging and interactive and it shaped up by the employees and managements gestures, behaviors and attitudes. Eariler scholars (Rossman, Corbett and Firestone, 1988; Schwartz and Davis, 1981; Cooke and Rousseau, 1988; Gordon and Di Tomaso, 1992; Schall, 1983; Schein, 1992; Rousseau, 1990) have explained culture as mutual experience which depends on the behavioral and societal activities. Performance on the other hand refers to be the ability (both physical & psychological) to execute a specific task in a specific manner that can be measured as high, medium or low in scale. The word 'performance' can be used to describe different aspects such as societal performance, organizational performance, employee performance, and individual performance etc. Researchers (Roe, 1999; Campbell, McCloy, Oppler, & Sager, 1993; Campbell, 1990; Kanfer, 1990) tend to identify two dimensions of performance: an action dimension (i.e. behavioral aspect) and an outcome dimension (i.e. performance aspect). Here, the behavioral aspect of performance is assumed to be matched with work situation and job specifications. Cross-cultural communication between the Company's branches is challenging. Arising of several issues because of cross-cultural communication between the two branches, which inturn hinders the performance of the organization as well as employees. ( Sosik, John and Jung Dong, 2002. "Work-group characteristics and performance in collectivistic and individualistic cultures". The Journal of Social Psychology. Washington, pp 5-23.)

No team work neither development and organizational interaction, thus, affecting the tendency for the members of the organization to bond and coexist peacefully. (Ting-Toomey S, 1985. Toward a theory of conflict and culture. In WB Gudykunst, LP Stewart, S Ting-Toomey (eds). Communication, Culture and Organizational Processes, pp 71-86. Beverly Hills, CA: Sage. )

Major issue is diversification. It has been found that many organisations diversify their operations globally but fail to manage it. ( Bhagat, Rabi S., Kedia, Ben L., Harveston, Paula D., Triandis, Harry C. (Apr2002), Cultural Variations in the crossborder Transfer of Organizational Knowledge, Academy of Management Review; Apr2002, Vol. 27 Issue 2.)

Cross-border transfer of organizational knowledge is most effective in terms of both velocity and viscosity when the type of knowledge (i.e., human, social, or structured) being transferred is simple, explicit, and independent and when such transfers involve similar cultural contexts. In contrast, transfer is least effective when the type of knowledge being transferred is complex, tacit, and systemic and involves dissimilar cultural contexts. (Weaver, K Mark, 2000. "Attitudes toward Cooperative Strategies: A Cross-Cultural Analysis of Entrepreneurs", Journal of International Business Studies, 31, Fourth Quarter 2000: pp 591-609. ) Then this selective behavioral aspect turns into a means of achieving organizational goals and objectives that is the outcome dimension or performance aspect. Although there is a range of behaviors that could be used for measuring performance, Motowidlo, Borman, & Schmit (1997) emphasize judgmental and evaluative processes that take a great deal along with action itself while defining performance.

### **Education background**

Tracy and Sappington (1993) found that employers commonly reject hiring employees whose training, experience, or education is judged to be inadequate. This means that education background is critical to employees' employability level. Employees cannot find a job and perform well without adequate education background. Besides that, Daniel (2009) found that an employee will be more productive depending on the level of his/her education. The more education the individual

received, the more productive the worker will be. Moretti (2004) argued that cities with higher percentage of tertiary education level workers will enable individuals of all education level secure higher wages. Glaeser et al., (1995) found that a greater proportion of educated workers in a city translate to higher economic growth.

### Objectives

The study is based on the following objectives.

- To identify the factors that influence the organizational performance.
- To explore the impact of cross cultural issue of age on organizational performance.
- To explore the impact of cross cultural issue of gender on organizational performance.
- To explore the impact of cross cultural issue of educational background on organizational performance.

### Hypothesis

In this study, employee performance is the dependent variable while age, gender and education background are the independent variables.

### Research Methodology

The main objective of this research is to analyze the effect of workforce diversity on employee performance in pharmaceutical organizations. The targeted industry is the local pharmaceutical industry. The target population is 150 employees in the middle level management departments of the 5 largest local pharmaceutical companies in Andhra Pradesh state. In this study, sampling frame is irrelevant, thus non-probability technique is used in selecting the sample. Respondents had to meet two conditions before being qualified as valid respondents. Those conditions were that they had to be currently employed in one of the top 5 pharmaceutical companies in Andhra

Pradesh and actively working in the capacity of middle level management. We obtained a sample size of 150 to represent the targeted population. There are currently approximately 12,000 employees working in the middle level management departments of pharmaceutical companies in AP and specifically approximately 8,000 in the 5 largest local pharmaceutical companies. The research instrument used is a self-administered questionnaire which required respondents to take the responsibility to read and answer the questions. The questionnaires were distributed directly to the employees and it took around 10 - 15 minutes for each respondent to complete it. The design of the questionnaire was separated into 3 sections, namely Sections A, B, and C respectively. Section A collected the respondents' demographic data which consists of elements such as gender, age, education level, position in the company and working experience. Section B consisted of three independent variables which are to determine the main effects of workforce diversity towards employees' performance. Each variable consisted of 5 to 9 questions to be answered by respondents. Section C consisted of 10 questions that asked about employee's performance. The total number of questions was 31 questions.

### Study Results

#### Gender of the Respondents

Gender	No.	Frequency %	Valid %
Male	74.5	49.7	49.7
Female	75	50.3	50.3
Total	150	100	100

#### Age of the Respondents

Years	Number	Frequency %	Valid %
20-29	22	15	15
30-39	110	73.3	73.3
40-49	15	10	10
Over 50	3	1.7	1.7
Total	150	100	100

**Education of Respondents**

Education	No.	Frequency %	Valid %
None	12	8	8
Diploma	19	13	13
Degree	89	59	59
Master	28	18.7	18.7
Ph.D	2	1.3	1.3
Total	150	100	100

**Work experience of the Respondents**

Experience	No.	Frequency %	Valid %
02-May	49	32.3	32.3
06-Oct	75	50	50
Oct-15	18	12.3	12.3
More than 15	8	5.3	5.3
Total	150	100	100

Frequency analysis of the demographic results showed that there are 50.3% of female respondents and 49.7% of male respondents. Most of the respondents are from degree holder which covers 59% of the total respondents. There are 18.7% master holders, 13.0% diploma holders, 8% of none degree holders and 1.3% of PhD holders. The position level includes 57% of executive, 27% entry level, 9.3% senior executive, 3.7% manager and 3.0% of senior manager. The majority respondents consist of 30-39 years old which is 73.3% from the overall 300 respondents. There are 15% of 20-29 years old, 10% of 40-49 years old and 1.7% of 50 years old and above. Most of the respondent has 6-10 years working experience in this industry which is 50% of 300 respondents. There are 32.3% respondents has 2-5 years working experience, 12.3% respondents has 10-15 years working experience and 5.3% respondents has more than 15 years working experience.

**Beta Co-efficients**

	Unstandardized coefficients	Unstandardized coefficients	Standardized coefficients		
	Beta	SE	Beta	T	Significance level
Constant	2.574	0.18		14.32	0
Gender	0.29	0.043	0.36	6.78	0
Age	-0.174	0.039	-0.315	-4.436	0
Education	0.205	0.048	0.347	4.307	0

**Ranking of Independent Variables**

Independent Variables	Standardized Co-efficient	Ranking
Gender	0.36	1
Education	0.347	2
Age	-0.315	3

Multiple Regression analysis was used to test the relationship between the independent variables and dependent variable. It was also used because it allowed examining which independent variables have the most significant influence on the dependent variable. Pearson's correlation coefficient analysis was used to better understand whether there is a positive relationship, negative relationship, or no correlation between dependent variable and independent variables. By using this analysis, the strength of relationships between variables was able to be analyzed and supported the reliability of the questionnaire.

**Reliability test results:**

No.	Construction	Co-efficient Alpha	No. of Item
1	Age	0.807	9
2	Gender	0.79	5
3	Education	0.843	7
4	Performance	0.736	10

**Correlation between Independent variables and employee performance**

Variables	Correlation	Significance level
Gender	0.333	0.01
Education	0.19	0.01
Age	-0.007	0.01

Reliability test and Cronbach's alpha were applied to observe questionnaire. The alpha coefficient of gender (9 items) is 0.827, age (5 items) is 0.738, education background (7 items) is 0.800, and employee performance (10 items) is 0.729. The internal consistency reliability if the result passed the minimum accepted level of 0.6. The computed correlation between employee performance and gender is 0.333, employee performance and age is -0.007, and both employee

performance and education background are 0.190. All the constructs are statistically significant at the 0.01 level except the correlation for employee performance and age which has a negative correlation at -0.007. Hence, the results proved that gender, and education background has a significant positive relationship with employee performance.

According to the Model Summary, the value of correlation coefficient(R) of three independent variables (gender, age, and education background) with the dependent variable (employee performance) is 0.455. Therefore, there is positive and moderate correlation between the three independent variable and dependent variable. Besides that, Model

Summary also indicates the coefficient of determination (R square) which can help in explaining variance. The R square figure of the three independent variables is 0.207. These also mean that independent variables (gender, age, and education background) can explain 20.7% of the variation in dependent variable (employee performance).

- There is significant relationship between gender group and employee performance as  $\hat{\alpha}=0.333$   $p=0.000<0.01$
- There is no significant relationship between age group and employee performance as  $\hat{\alpha}= -0.007$   $p=0.908>0.01$
- There is significant relationship between education background group and employees performance as  $\hat{\alpha}=0.190$   $p=0.001<0.01$

### Conclusion

The paper demonstrated that numerous attributes of organizational culture have significant positive influence over the performance of organization. The paper has mapped out different cultural aspects of organizations as well as showed the vital relationship between culture and performance.

The findings of the paper significantly demonstrate both positive and negative mannerism of culture which has significant consequences on employees as well as firms performance. The paper has covered an extensive range of cultural traits which include from behavioral aspects to gestural attributes. The paper also asserts that organizational culture is an open system approach which has interdependent and interactive association with organizations performance. The sophisticated and extensive nature of the paper would add value to organization studies discipline by providing an important qualitative perception towards organizational culture and performance and would initiate further discussions to create an effective framework between organizational culture and its impact on performance. However, the paper might have some limitations. For instance, outcomes of the research are drawn by observation, the thoughts and perceptions of the different managerial level of the organization. Therefore, this process might be affected by some perceptual errors of top level personnel of the organization. Nevertheless, the paper contributes to the field of management research in the context.

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## THE CUSTOMER SATISFACTION IN TEAM GLOBAL LOGISTICS PVT LTD, MUMBAI

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### Introduction

Shipping is a service industry that generally provides cargo transportation of international trade. Approximate 90% cargo volume of international is transported by sea. Often, the shipping industry is categorized into two major sectors: (1) the bulk shipping which provides services mainly in the transportation of raw materials such as crude oil, coal, iron ore, and grains; and (2) the liner shipping which provides services in the transportation of final and semi-final products such as computers, manufacturing product and other consumption goods...etc. Cargo carried by liner shipping has come to be known as general cargo. Liner shipping is to provide regular services between specified ports according to time-tables and prices advertised well in advance. The service is, in principle, open to all shippers and in this sense it resembles a public transportation service. The provision of such a service, often offering global coverage, requires extensive infrastructure in terms of ships, agencies, and equipment.

The vast majority of liner cargo is containerized – that is, it is carried in sealed

metal containers from point of origin to destination. These containers come in standard sizes (typically 20', 40', and 45' in length) and may include various specialized technologies, such as refrigeration units for chilled and frozen foods, or internal hanger systems for carrying garments. Containers serve, in essence, as a packing crate and in-transit warehouse for virtually every type of general cargo moving in international commerce. The standard measure of the volume of containerized cargo is a TEU (twenty-foot equivalent unit). For example, one forty-foot long container of cargo would be counted as two TEUs of cargo.

Most of the world's non-bulk cargo travels in marine shipping containers. The worldwide fleet of marine containers in circulation at the beginning of 2005 is estimated to be about 13 million containers with overall capacity of approximately 20 million TEUs. Containers move along a network of nodes and links (see Figure 1). The nodes are physical locations where container movement is interrupted and/or containers are handled. Many of these concern multimodal transfer points where

containers are transferred from one mode to another. The links between nodes are characterized both by a mode of transport (road, rail, inland waterway) and a supporting infrastructure (roadway, canal/river, railroad track, rail marshalling yard, etc.). As containers move along this network they can either be empty, loaded with a single consignment (Full Container Load, FCL) or loaded with multiple consignments (Less-than Container Load, LCL).

#### **Objective of the study**

- ✓ To assess the customer feedback of Team Global Logistics Pvt. Ltd, Mumbai.

#### **Secondary Objective**

- ✓ To ascertain the volume of Containers handled from Mumbai.
- ✓ To compare the THC& Documentation charges of LINERS with other LINERS.

#### **Research Design**

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In fact, the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. The research design of the analysis has been drawn from the needs of the study, objectives of the study, collection of data, statistical tools and limitations of the study.

#### **Descriptive Research**

This study is concerned with describing the characteristics group or an identified population. It is aimed at studying on an analysis of customer satisfaction and service quality in TEAM GLOBAL Logistics Pvt. Ltd, Mumbai, and hence it is a descriptive research. The opinion from the Exporter, Importer, Liner and Shipping Agency was elicited through separate questionnaire and schedule method. A relevant statistical tool was applied at the

appropriate place to analyze and interpret the data and to draw useful inference.

#### **Source & Type Of Data:**

Data are the input to any decision-making process in a business. The processing of data gives statistics of the study. As stated earlier, data can be classified into two types namely, Primary data and Secondary data.

#### **Primary Data:**

The primary data are those, which are collected a fresh and for the first time and thus happen to be original in character.

#### **Secondary Data:**

The secondary data constitute the chief material on the basis of which statistical work is carried out. Secondary data was collected from various sources as books and websites.

#### **Data Collectons Through Questionnaires:**

In this method, a questionnaire is provided to the Exporter, Importer, Liner & Shipping Agency concerned with a request to answer the questions along with their feedback. The questionnaire consists of different service process provided by TEAM GLOBAL Logistics Pvt. Ltd and Suggestions are printed in a definite set of forms.

#### **Sampling Design**

A sample design is a definite plan for obtaining a sample from a given population. It refers to the techniques or a procedure, where the researcher would adopt in selecting items for the sample.

#### **Sample Unit:**

The sampling units were the workforce of various companies i.e., it includes Exporter, Importer, Liner & Shipping Agency.

**Sampling Size:** The sample size consists of 25 Customers.

#### **Sampling Techniques:**

Sampling is done to collect samples. The sampling techniques are used for small



numbers. The sampling technique used in this study is simple random sampling.

#### **Simple Random Sampling:**

A simple random sample is a sample of size  $n$  drawn from a population of size  $N$  in such a way that every possible sample of size  $n$  has the same chance of being selected.

#### **Sample Area:**

The study was conducted among Exporter, Importer, Liner and Shipping Agency in Mumbai.

#### **Data Analysis Tools**

The various statistical techniques such as Bar charts have been employed in making the results of the study more pictorial and easy to understand. The following statistical tools were applied in order to validate the result of the study.

#### **Percentage Analysis:**

Percentage method is used to find out the number of respondents opted for one particular option. It is used to make comparison between two or more set of data and to describes the relations between variables and, is also used to compare the relative term.

#### **Data Analysis And Interpretation**

Data analysis and interpretation refers to the tasks of drawing inferences from the collected facts after an analytical and experimental study. Interpretation is the device through which the factor explains what have been observed by researcher in the course of the study. Interpretation is essential for a simple reason that the usefulness and utility of research finding lie in proper interpretation.

It is through interpretation the researcher can understand the abstract principle that works beneath his findings. Interpretation leads to the establishment of explanatory concepts that can serve as a guide for future research studies.

This chapter deals with the analysis and

interpretation of the sample, data collected from questionnaires, which were issued, to a sample of 25 employees.

The company follows a particular system regarding quality of service rendered in order to assess the present satisfaction level among the Exporter, Importer, Liner and Shipping Agency. The effectiveness of this system can be ascertained by analyzing the responses given to the questionnaires.

The analysis is done based on the sample data, which has been reflected in various tables, which helps to draw conclusions whether the measures followed by the organization to improve the Customer satisfaction and service quality, are effective.

#### **Review of Literature**

**Chin-Shan Lu, Kee-Hung Lai, T.C.E. Cheng,** This paper empirically evaluates web site services in the shipping industry based on the service requirements of the user firms, i.e. shippers. The results suggest that shippers perceive tracing to be the most important service attribute of a web site, followed by customs response, vessel schedules, and electronic document service. Based on the concept of market segmentation, we employed cluster analysis to classify users (shippers) of web site services provided by shipping companies into four segments, namely support and performance services oriented firms, equipment information oriented firms, performance information oriented firms, and transaction services oriented firms. Theoretical and practical implications of the research findings are discussed.

**Vanumamalai Kannan, S.K. Bose N.G. Kannan,** The purpose of this paper is to assist ocean container carriers in their service quality improvement strategies to ensure breakthrough performance in India. This paper has enabled container carriers to understand the list of criteria that decide their service quality in the Indian container carrier industry. It has also

informed them of their present service performance levels, and their areas of strengths and weakness. This will help them in efficient resource allocation. Understanding the areas and sizes of negative gaps, they can take appropriate steps to close them and become excellent.

**HyunMi Jang, Peter.B.Marlow and KyriakiMitroussi**, The objective of this research is to explore the role of logistics service quality in generating shipper loyalty, considering relationship quality in the unique context of container shipping. This is to fill the gaps revealed in the current understanding of ocean carrier–shipper relationships, particularly the lack of studies attempting to investigate shippers' future intentions to use the same carrier as opposed to the previous studies that focused on carrier selection criteria or on shippers' satisfaction with the service attributes. Soft concepts such as customer loyalty and logistics service quality have been increasingly explored in a variety of industries to offer further insight into the relationship issues. However, it was discovered that relatively few studies on this topic have been conducted in the context of maritime transport. The theoretical model is tested on data collected through a postal questionnaire survey of 227 freight forwarders in South Korea. Structural equation modelling (SEM) is employed to rigorously examine relationships among the extensive set of key variables simultaneously in a holistic manner. The findings demonstrate that container shipping lines should develop a high level of logistics service quality as well as relationship quality in order to attain higher (beyond mere satisfaction) levels of shippers' loyalty.

**Table:1 Satisfaction of TEAM GLOBAL Customers**

TEAM GLOBAL Logistics Services Satisfaction	RESPONDENT	PERCENTAGE
Highly Dissatisfied	0	
Dissatisfied	2	8%
Neutral	0	0%
Satisfied	14	56%
HighlySatisfied	9	36%

Source: primary data

From the above table 92% of the respondent are satisfied with the service rendered from TEAM GLOBAL and only 8% dissatisfied with the service rendered to them.

**Table 2: Accessibility of marketing team after office hours**

marketing team accessibility after office hours	RESPONDENT	PERCENTAGE
Highly Dissatisfied	0	0%
Dissatisfied	4	16%
Neutral	0	0%
Satisfied	7	28%
Highly satisfied	14	56%

From the above table 84% of the respondent are very much satisfied with accessibility of marketing team after office hours and only 16% of respondent were dissatisfied with accessibility of marketing team after office hours.

**Table 3:Action taken by marketing teams for your needs**

Action taken by marketing teams for your needs	Respondent	Percentage
Highly Dissatisfied	2	8%
Dissatisfied	1	4%
Neutral	2	8%
Satisfied	9	36%
Highly satisfied	11	44%

From the above table 80% of the respondent are very much satisfied with accessibility of marketing team after office hours and only 20% of respondent were dissatisfied with accessibility of marketing team after office hours.

Table showing various liners terminal charges levied on exporter from JNPT port for 20' dry van and 40' dry van. Where Hapag terminal charges is high comparing to other liners and OOCL charges are less compare to other liners.

**Table 4: Various charges imposed by shipping lines**

Line	B/l fees	Sea way bill	Late bl charges	Seal cahrges
MSC	2600	2900	5500	250
Maersk	2600	N/A	-	300
CMA	2400	2600	6000	300
APL	3000	N/A	\$100	300
NYK	1800	2250	3000	300
HANJIN	2650	2650	5500	300
OOCL	2000	2500	5000	250
K LINE	2000	2000	1500	250
HMM	2000	2500	-	300
SAFMARINE	2600	N/A	\$100	250
ZIM	2750	2750	7500	250
OSK LINE	1000	N/A	1000	300
HAPAG	2750	N/A	6000	300

From the above table we can assess charges of various shipping line on Ocean Bill of lading which are issued to customers where APL charges high on OB/L and OSK line charges nominal in the market.

### Findings

92% of the respondent are satisfied with the service rendered from TEAM GLOBAL and only 8% dissatisfied with the service rendered to them. 92% of the respondent are very much satisfied with the new website of TEAM GLOBAL only 8% respondent neutral. 88% of the respondent are very much satisfied with the marketing back up team of TEAM GLOBAL and only 12% of respondent were dissatisfied. 84% of the respondent are very much satisfied with accessibility of marketing team after office hours. Only 16% of respondent were dissatisfied with accessibility of marketing team after office hours. 80% of the respondent are very much satisfied with accessibility of marketing team after office hours and only 20% of respondent were dissatisfied. 80% of the respondent are very much satisfied with the release of all export documents on time and only 16% of respondent were dissatisfied. 76% of the respondent are very much satisfied with the TEAM GLOBAL staff response & behavior and only 24% of respondent were dissatisfied. 80% of the respondent are very much satisfied with the service/ planning provided by the TEAM GLOBAL staff and only 20% of respondent were dissatisfied. 84% of the respondent are very much satisfied with the services provided as per booking and only 16% of respondent were dissatisfied. 84% of the respondent are very much satisfied with the ease of picking up empty containers at yard and only 16% of respondent were dissatisfied. 72% of the respondent are very much satisfied with the support from operation teams and only 28% of respondent were dissatisfied. 88% of the respondent are very much satisfied with the ability to provide Bill of lading draft on

time only 12% respondent are dissatisfied. 84% of the respondent are very much satisfied with the remitting of payment to TEAM GLOBAL 16% respondent is dissatisfied. 88% of the respondent are very much satisfied with the rating of TEAM GLOBAL compare to other CHA & FF 16% respondent is dissatisfied. 92% of the respondent would recommend TEAM GLOBAL to their customer's 16% respondent denied. 44% of the respondent stated they did annual TEUs of less than TEN and 36% customer respondent above THIRTY and only 20% respondent above SIXTY per annum. The handling of containers at JNPT port has steeply decreased from 2014 to 2015. The export of TEAM GLOBAL from Mumbai has grown up year on year from 2013 to 2015. Charges levied on exporter from JNPT port for 20' dry van and 40' dry van. Where Hapag terminal charges are high compared to other liners and OOCL charges are less compared to other liners. Liners terminal charges levied on exporter from JNPT port for 20' Reefer and 40' Reefer. Where Kline terminal charges are high compared to other liners and Maersk charges are less compared to other liners. Charges of various shipping line on Ocean Bill of lading which are issued to customers where APL charges high on OB/L and OSK line charges nominal in the market. Charges of various shipping line on seaway bills which are issued to customers where MSC charges high on seaway bills and K line charges nominal in the market. Shipping line charges very high amount of money on late B/L where Zim line charges high compare to other shipping line and OSK line charges very nominal. Shipping line charges more or less the same amount for the seal which is applied to containers.

### Suggestion

From the feedback received from various customers they are direct Exporter/ Importer.

Few of the Exporter/Importer stated they do not get scheduled, on time by TEAM

GLOBAL staff in that case Director/Manager should give attention to those customers who want the schedule to be updated on regular basis. The Customer wants TEAM GLOBAL payment way to be modified where they can conveniently pay their dues. Most of the Exporter/Importer is looking for a rate indication for every month to be mailed up to them so they can quote enquiry immediately to TEAM GLOBAL. One of the Exporter had an issue with reefer container not properly cleaned he want the operational team to check on this on a regular basis with the yard. Availability of marketing/operation team after office hours make it difficult for the customer if there is any hurdle in offloading their container on the bay. CHA charges of TEAM GLOBAL are quite high for small shipments, compare to other competitor in the market. Few of the customer want the B/L process to be quick so they can get the copy before the ship sails which would help them to send it across to their consignee. Documentation/CHA charges can reduced to motivate the customer to do business with TEAM GLOBAL.

### Conclusion

TEAM GLOBAL Logistics Pvt. Ltd (Mumbai) being 12 years old & one of the Freight Forwarder with a very good reputation in the market. Most of the customers were happy with the service they are rendering. Many customers have also mentioned company transit time in the market has relatively improved to cater the demand of the customer thereby satisfying all the customer need and standing out in competition with other competitor. As I took the analysis, there were some issue regarding

- ✓ Updating of the planning/services from the TEAM GLOBAL staff can be improved to specified customers.
- ✓ Rate indication for a month obtained from various liners can be sent across to the Exporter/Importer under category of Tier

1, Tier 2 and Tier 3 based on the volume given by them.

- ✓ The Customer wants provision of clean container, operation team should coordinate with yards to ensure that container are cleaned properly.

This project has helped me to find various issues faced by TEAM GLOBAL customer in different aspect and have given few relative suggestion to the organization. It was a good learning experience with the support from the marketing team.

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## WOMEN EMPOWERMENT AND ENTREPRENEURSHIP THROUGH TAHDCO IN TIRUCHIRAPPALLI DISTRICT

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### **Abstract**

*Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO) was incorporated in 1974 under the Companies Act, 1956. The Government of Tamil Nadu and the Government of India contribute to the Share Capital of the Corporation for the development of Adi Dravidar people. The main objective of this corporation is implemented economic development schemes for income generation and provided skill development training to people in scheduled caste and scheduled tribes in state. TAHDCO is providing subsidy for entrepreneurship development through various schemes. It also takes steps to uplift the Scheduled Caste and Scheduled Tribes women. Financial assistance for income generating programme is one of the measure for economic empowerment of women as group. This study analyses the financial assistance which is given through various schemes in TAHDCO to women entrepreneurs in Tiruchirappalli, Tamil Nadu.*

**Keywords:** Women empowerment, Financial assistance, Economic development programme, Entrepreneur development programme.

### **Introduction**

Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO) was incorporated in 1974 under the Companies Act, 1956. The Government of Tamil Nadu and the Government of India contribute to the Share Capital of the Corporation in the ratio of 51:49. The main

objectives of this corporation are to execute the economic development schemes for the welfare of Scheduled Caste Scheduled Tribe in Tamil Nadu, to provide skill development training to youth belonging to SC/ST for jobs or self employment and to undertake construction activities entrusted by the government. TAHDCO is providing various

schemes for the development of SC/ST women entrepreneurs. They are receiving subsidies and bank loan for their self employment activities as individual and group. This enables to get economic independent and empowered women large extent.

### **Women Empowerment**

According to United Nations Development program (1994) empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill and training), decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves.

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.

Educational attainment and economic participation are the key constituents in ensuring empowerment of women. The economic empowerment of women is a vital element of strong economic growth in any country. Entrepreneurship happens to be one

of the best ways towards self sufficiency and poverty alleviation for women in a country where employment is not guaranteed. Involvement of women in entrepreneurial activities would ensure effective utilization of labour, generation of income and hence improvement in quality of life. Women empowerment through entrepreneurship is a must for a modern developed economy.

### **Review Of Literature**

**Barani (2013)** had identified that entrepreneurship of women has enhanced their economic status and decision-making power. Empowerment comes with economic independence that enables the person to determine and work towards her own life ambition, financial and social status. Thus top ranking factors are education, training for skill development and project based effort.

**Manashi Mazumdar and Marjina Ahmed (2015)** had identified that there was an increase in self-confidence, self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of Self Help Groups. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprises.

**Harish (2012)** had showed the emerging need to promote women empowerment among the rural women for eradication of rural poverty. Rural women with low income and lack of knowledge of available banking facilities can do little for growth of banking habits on their own. Self Help Group not only mobilize micro finance and provide micro credit to the needed members but also it provides self employment training, awareness programme, promote the leadership qualities and confidential life to its members.

**Marami Das (2012)** has conducted the case study of women entrepreneurs in Guwahati Municipal Corporation. Women entrepreneurship has a bright future. Training

organizations should provide them support by constant monitoring and follow-ups. Thus the developing entrepreneurship among women will be the right approach for empowerment of women.

**Nivedita T Dwivedi and Tanya Mishra (2013)** had pointed out that as age increases exposure and expertise in the field increases which led to increase further investment and profit. Women can be motivated by providing financial support lie loan on low interest, training programme at minimum or no fees charged, organized seminars and conferences by the government.

### OBJECTIVES

- To know the various schemes provided by TAHDCO for the development of SC/ST women entrepreneurs.
- To know the financial assistance provided by TAHDCO in Tiruchirappalli to women entrepreneurs.

### Research Methodology

The secondary data were extensively used to establish the conceptual frame work of the study. The secondary data were collected from various published and unpublished sources such as annual reports, information from TAHDCO office, Tiruchirappalli and from relevant Journals, and websites.

### Importance of the Study

Now a days' women entrepreneurship become an important tool for women empowerment. Women entrepreneurs also enhance living standard of their family which in turn help in development of the country. Entrepreneurs are regarded as backbone of any economy. In this increasing trend of growing women entrepreneurship, SC/ST women are also contributing their part with the help of TAHDCO. Thus TAHDCO is an important tool for SC/ST women empowerment.

### TAHDCO

The main aim of TAHDCO is to improve

the standard of living of Adi Dravidar and Tribal people. The government is taking continuous effort to raise the socio-economic development and the social status of Adi Dravidar people. It has formulated various socio-economic development schemes and provided training for skill development, upgradation and all these are implemented through TAHDCO. Through these schemes they are having better resources and develop their micro enterprises for the improvement of socio-economic status. From the year 2011-2012, the government has increased the quantum of subsidy for the first time from Rs.25000 to Rs.2.25 lakh which definitely makes a visible change in their life. For the financial year 2016-2017 action plan has been prepared for the subsidy of Rs. 135.34 crore to develop the Adi Dravidar and Tribal people.

### Schemes Provided by TAHDCO

The TAHDCO has been involved in socio-economic development activities for the benefit of Adi Dravidar people from the year 1980-81 onwards. It is provided financial assistance and skill development training in entrepreneurial field especially to SC/ST women for their empowerment. Through this various schemes their standard of living raised and economic independence realized.

### Land Purchase Scheme

Land Purchase Scheme was introduced in the year 2004-05 exclusively for SC women. It improves the size of land holding of this community. The lands are registered in their name with 100% free stamp duty for the land valued Rs.1 lakh.

### Entrepreneur Development Programme (EDP)

The government not only aims at poverty eradication but to improve the status from "Labour to Entrepreneur" through various income generating activities. Through this scheme the government has provided training for entrepreneurial activities and given

financial assistance to SC women. 18 to 55 years age group of SC women can avail benefit from this scheme. Their talents are also exposed and income also generated through this scheme. Women empowerment has improved through entrepreneurship.

#### Self Employment Programme for Youth

This scheme is executed for educated, unemployed youth in age group between 18 to 35, who is interested to establish her/his own profession or business enterprises. The government of Tamil Nadu is provided financial assistance to start the business or enterprises.

#### Economic Assistance to Self Help Group

The aim of the programme is to make the Self Help Groups to implement economic development activities efficiently. In this scheme, adequate and timely credit at a reasonable rate is provided to women SHGs for income generating activities. Adi dravidar women SHGs which have been credit rated twice can avail the loan for the income generating economic activities. The Government of Tamil Nadu is sanctioned 50% of project cost as subsidy through TAHDCO. Rs.2.5 lakh is fixed as maximum ceiling in this scheme to self Help Groups. Financial Assistance for income generating programme is yet another measure for Economic empowerment of women as group.

#### Revolving fund Assistance to Women Self Help Group

For the purpose of poverty eradication and the promotion of micro enterprises, the government of Tamil Nadu is provided Revolving Fund Assistance to Adi dravidar women self help groups. From the year 2012-13 onwards, a subsidy of Rs. 25000/- is given as one time grant. The bank will in turn give Rs. 50000/- which will augment the corpus fund of SHGs. The group included 12 to 20 members and they take up any income generating activity. Promotion of micro-

enterprises as a measure of poverty eradication is primarily being focused through Revolving Fund assistance exclusively for Adi dravidar women group.

Assistance to SCwomen Members of Women Industrial Tailoring Co-operative societies

This scheme is functioning under the control of Directorate of Social Welfare. The TAHDCO is provided financial assistance to SC women to purchase modernized sewing machine. Under this scheme, the members can get 30% of the cost of the modernized sewing machine as subsidy from Special Central Assistance and the balance 70% as soft loan at 4% interest from TAHDCO's share capital. The age group between 18-55 years SC women whose family's annual income less than 1 lakh can avail the benefit of this scheme.

**Table no 1 Number of Beneficiaries and Financial Assistance to Various schemes of TAHDCO**

Scheme	2013-14		2014-15	
	Beneficiaries (Numbers)	Financial assistance (Rs.in Lakhs)	Beneficiaries (Numbers)	Financial assistance (Rs.in Lakhs)
Land purchase scheme	37	107.60	36	123.53
Entrepreneurship development programme	2991	12826.04	3795	13243.72
Selfemployment programme for youth	1070	5021.61	1262	5702.09
Economic assistance to SHG	11895	3731.20	15135	7453.23
Revolving assistance to SHG	2655	177.00	2310	120.65
Industrial tailoring	1164	161.79	2834	393.91
<b>Total</b>	<b>19812</b>	<b>22025.24</b>	<b>25372</b>	<b>27037.13</b>

Source: Compiled Report of TAHDCO

The above table indicates that financial assistance given by the government to SC women under Land Purchase Scheme. During the 2013-14, the government had provided Rs.107.60 as subsidy to purchase and register land in their name. In this year 37 women had benefited. In the year 2014-15, 36 women got Rs.123.53 lakh as subsidy to purchase land under this scheme. The amount of subsidy is increased year by year. Through this scheme the landless women become land owners.

The above table indicates that Financial Assistance granted to SC women under the Entrepreneur Development Programme for the



years 2013-14 and 2014-15. During the year 2013-14, 2991 women are benefited and received Rs. 12826.04 lakh as financial assistance. In the year 2014-15, 3795 women benefited under this scheme and got Rs. 13243.72 lakh as financial assistance granted by TAHDCO. The government has increased its subsidies year by year for the welfare of SC women. The number of women beneficiaries is also increased. It raises the empowerment of women and they are the successful women entrepreneurs through this scheme. During the year 2016-17 the government has planned to allocate a sum of Rs. 61.92 crores as subsidy for the benefit of 4750 persons.

The above table reveals that financial assistance provided by the government under the Self Employment Programme for Youth scheme to Adi Dravidar people included both men and women. During the year 2013-14, the government had provided Rs.5021.61 lakh as subsidy to commence the business or profession for Adi Dravidar people. 1070 persons got benefited through this scheme. 1262 persons in Adi dravidar people received Rs. 5702.09 as subsidy to do business under the SEPY scheme. Number of beneficiaries and the amount of subsidies are also increased year by year. It improves the status of Adi dravidar people and also entrepreneurial activities are increased considerably in our state. During the year 2016-17 the government has planned to allocate a sum of Rs. 34.56 crores as subsidy for the benefit of 3000 persons.

The above table shows that Financial Assistance provided by TAHDCO to women SHGs under the scheme Economic Assistance to SHG during the years 2013-14 and 2014-15. In the year 2013-14, 11895 women benefited and got financial assistance to Rs.3731.20 lakh. During the year 2014-15, financial assistance increased to Rs.7453.23 lakh and the number of women beneficiaries

also increased to 15135 through this scheme. The women are come out and do the income generated self employment works. This showed their empowerment and improvement in micro entrepreneurial activities.

The above table explains the Revolving fund assistance to Women self Help group provided by the TAHDCO during the years 2013-14 and 2014-15. During the year 2013-14 the government had given Rs.177 lakh as revolving fund for the development of women SHG. 2655 women benefited through this scheme. In the year 2014-15, 2310 women benefited for their self group activities and got revolving fund as Rs.120.65 lakh. This scheme is started to increase the micro enterprises through group activities. Revolving fund assistance is reduced year by year. During the year 2016-17 the government has planned to allocate a sum of Rs. 75 lakh as subsidy for the benefit of 4500 persons under 300 groups for both men and women SHGs.

The above table denotes that financial assistance received by SC women for purchasing modernized sewing machine under the scheme of Assistance to SC women Members of Women Industrial Tailoring Co-operative societies. During the year 2013-14, the financial assistance was granted to 1164 AD women members to the tune of Rs. 161.79 lakh. During the year 2014-15, 2834 SC women members were assisted with Rs.393.91 lakh. The number of beneficiaries and the amount of this scheme also increased. Many women are involved in the readymade manufacturing field.

### Findings

- ✓ The government has given first priority to raise the standard of living for women in low income group. Landless women had registered as land owner through the scheme provided by TAHDCO.
- ✓ TAHDCO is provided training for skill development and entrepreneurial development to SC and ST women.

- ✓ Many number of women benefited through SHG and revolving fund assistance, subsidies are increased the micro entrepreneurial activities among them.
- ✓ Tribal women also come forward to do the income generated micro business with the help of TAHDCO
- ✓ Financial assistance is given by TAHDCO really increased year by year thus the socio-economic status of SC women are also developed.

### Conclusion

TAHDCO plays an important role for the improvement of socio-economic status of women in Adi Dravidar and Tribes. The hidden entrepreneurial potentials of women have gradually been increasing with the growing sensitivity to the role and economic status in the society. Financial assistance is provided by TAHDCO through various schemes increased the micro enterprises. Women in SC and ST are started their business, thus poverty is reduced and they employed in income generated activities as individual or as groups. Training, subsidies and bank loan supported them to lead their life and be a good decision maker. This enhanced their standard of living. In Tiruchirappalli district, SC/ST women come forward and involved themselves in entrepreneurial activities. The government increased the amount of subsidy year by year for improvement of SC/ST community. Women entrepreneurship is developed during the recent period. Women empowerment is

raised through the schemes implemented by TAHDCO.

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