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CONTENT

S.No.	TITLE	P.No.
1.	A STUDY ON JOB SATISFACTION OF EMPLOYEES IN EID PARRY SUGARS, PETTAVAITHALAI Dr.M.Sowriyar Duraisamy	1
2.	IMPACT OF PERSONALITY TRAITS ON WORK ENVIRONMENT V. Vinayagamoorthy, Dr. T. Afsarbasha	5
3.	INFLUENTIAL ROLE OF MONETARY POLICIES IN ENSURING FRAGMENTING GROWTH OF INDIAN ECONOMY Yeshwant Rao.N, Arjun J	8
4.	MICRO FINANCE INSTITUTIONS: ROLE OF BANK LINKAGE PROGRAM IN INDIA Dr Meenakshi. N, Dr Kastoori Srinivas	13
5.	ROLE OF DOORDHARSAN – A SOCIOLOGICAL ANALYSIS Dr. K. Maharajan	20
6.	A COMPARATIVE INVESTIGATION ON WORK-LIFE BALANCE AMONG WORKING WOMEN'S TOWARDS PUBLIC & PRIVATE SECTORS IN CHENNAI G.Prabu, Dr.D.Suthamathi	24
7.	ROLE OF SUGAR INDUSTRIES IN INTERNATIONAL TRADE Dr. Rajendra B. Dhande	32
8.	EMOTIONAL INTELLIGENCE AND ACADEMIC ACHIEVEMENT OF HIGHER SECONDARY SCHOOL STUDENTS Dr. K. Jayaraman, Siju Abraham	37
9.	TAMATTE PERFORMANCE IN KARNATAKA Dr. P.Senrayaperumal	41
10.	WOMEN ENTREPRENEURSHIP IN INDIA Dr. K. T. Khairnar	44
11.	DOES TRAINING INCREASES EMPLOYEE TURNOVER? Kruthika.S.Kumar	49
12.	"FOREIGN DIRECT INVESTMENT AND INDIAN ECONOMY" Dr. Shoukat Ali Magalmani, Sujatha N. Sheeri	54
13.	STATUS OF WOMEN PRISONERS IN INDIA Puvi Lakshmi	60

A STUDY ON JOB SATISFACTION OF EMPLOYEES IN EID PARRY SUGARS, PETTAVAITHALAI

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ABSTRACT

People join various organizations in most part of their lives. The organizations are strong social tools to arrange the relationships between the individuals. An organization is a constitution where two or more people come together to achieve a goal (or goals) whose behaviors are managed according to specified rules (Applewhite, 1965). Another definition is that, organizations are goal directed, boundary maintaining, and socially constructed systems of human activity, which focuses attention on the social processes involved in the genesis and persistence of organizations (Aldrich, 1999). When an individual wants to achieve his goals, which require more power than he has, he must cooperate with others. As above statements, it may be understood that the organizations satisfy the individual's needs with interactive and collaborative working. The present study is descriptive in nature. The present study is used well structure questionnaire for collecting primary data. The sample is selected 120 Employees from Eid Parry Pettavaithalai. The sampling is selected based on the convenience sampling technique.

Keywords : Job satisfaction, productivity, pleasure, contentment

Introduction

Job satisfaction is one of the important factors which have drawn attention of managers in the organization as well as academicians. Various studies have been conducted to find out the factors which determine job satisfaction and the way it influences productivity in the organization. Though there is no conclusive evidence that job satisfaction affects productivity directly because productivity depends on so many variables, it is still a prime concern for managers.

Job satisfaction is the mental feeling of favorableness which an individual has about

his job. DuBrins has defined job satisfaction in terms of pleasure and contentment when he say that

“Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience high job satisfaction. If dislike your job intensely, you will experience job dissatisfaction”.

Review of Literature

Neeraj Kumari 2011The following are the most important factors which have lead to job satisfaction in my organization among the employees; this is found through factor

analysis. These are: Team work, commitment, Culture, Communication, Training. The following are the five factors which needs to be worked on: Delegation, Job Design, Opportunities, Rewards, Leadership.*60

Dr. Anitha 2011 Concluded that “The organizations lack the relationship between workers and supervisors, it should be given due consideration. The organizations also lack on certain factors such as working conditions, Canteen, rest room facilities, rewards, recognition and promotion policy. Employee’s welfare measures and Job security should be given utmost importance, so that the employee’s turnover may be restricted. The organizations need to modify the reward system of the employees and promotions must be given based on merit, educational qualification and experience, and if these factors are given little more care, the company can maintain good workers with high level of satisfaction, organizational commitment and involvement. This will in turn lead to effectiveness and efficiency in their work which leads to increased productivity”*61

Dr. J. H. Vyas, and Nishant Saxena 2011 Research shows that satisfied, motivated employees will create higher customer satisfaction and in turn positively influence organizational performance. Convenient work location, working with young people, opportunities for promotion and career prospects, fair salary, good policies, job security and dynamic working environment are few attributes which are critically important from the view point of most of the employees. It is imperative from the analysis that employees of Accounts Department are almost as satisfied as Power Division, Customer Care, Human Resources & Administration, Service Department, however IT & ERP Department are more dissatisfied. Employees falling in ‘C’ category of the income group (Rs.5, 00,000 and more p.a.) are the most satisfied than the other

categories of income. Therefore, a comprehensive Employee Satisfaction process can be a key to a more motivated and loyal workforce leading to increased customer satisfaction and overall profitability for the organization.

Afshan Naseem, Sadia Ejaz Sheikh and Prof. Khusro P. Malik 2011 concluded this research scrutinized the factors of employee satisfaction that satisfy customers which results in organizational success. Considering the results of current work, we conclude that local public enterprises such as investigated in this study is not independent and tied with factors indirectly related to each other. The findings of this research suggested that impact of employee satisfaction on the success of organization is undeniable. Moreover, sustaining the satisfaction level of customers is a continuous process whose basics are intricately linked with the employees whose performance reflects through customer satisfaction and organization progress.

Objectives

1. To findout the level of satisfaction of Employees
2. To study the factors influencing job satisfaction of Employees
3. To give suggestions to improve satisfaction and commitment of Employpess

Research Design:

Descriptive research has been applied, which is also known as statistical research, describes data and characteristics about the population or phenomenon being studied.

Sources of Data: To cater the need of the research the researcher has used primary (self constructed structured Questionnaire) as well as secondary sources of data (web sites, journals etc.)

Data Collection Tool:

Structured questionnaire was prepared to

interview the employees of the organization.

Sampling Method and sampling size

The present study is descriptive in nature. The present study is used well structure questionnaire for collecting primary data. The sample is selected from 120 employees. The sampling is selected based on the convenience

Age Of the Respondents		
	Frequency	Percent
20-30 years	29	24.2
31-40 years	40	33.3
41 -50 years	31	25.8
51 – 60 years	20	16.7
Total	120	100.0

sampling technique.

The above table shows that 33.3% of the respondents belong to the age group between 31 – 40 years. 25.8% of the respondents belong to the age group 41-50 years. 24.2% of the respondents belong to the age group between 20 – 30 years.

It is concluded that maximum 33.3% of the respondents belong to the age group between 25 – 30 years.

S. No	Income group	No. of Respondents	Percentage (%)
	Up to Rs. 5000	21	17.5%
	Rs. 5000 – 10000	27	22.5%
	Rs. 10001 – 15000	34	28.3%
	Rs. 15001 – 20000	20	16.7%
	Above Rs. 20001	18	15.0%
		120	100.0%

Monthly income of the respondents

The above table shows that 28.3% of the respondents are earning as their monthly income of Rs. 10001-15000. 27% of the respondents are earning as their monthly income of Rs. 5000-10000. 16.7% of the respondents are earning as their monthly income of Rs. 15001-20000. 17.5% of the respondents are earning as their monthly income up to Rs.5000. 15% of the respondents

are earning as their monthly income above Rs.

Sl. No	Factors influencing job satisfaction	R value	Statistical inference
1	Adequate compensation	0.757	0.023 < 0.05 Significant
2	Job security	0.844	0.044 < 0.05 Significant
3	Supervisor relationship	0.574	0.231 > 0.05 Not Significant
4	Relationship with management	0.493	0.768 > 0.05 Not Significant
5	Work environment	0.279	0.435 > 0.05 Not Significant
	Overall satisfaction	2.765	0.145 > 0.05 Not significant

20000.

Karl Pearson co-efficient of Correlation test

Research hypothesis

There is no significant relationship between the performance of work of the respondents and their overall satisfaction

Null hypothesis

There is no significant relationship between the performance of work of the respondents and their overall satisfaction

Statistical test

Karl Pearson coefficient correlation test was used to prove the above hypothesis.

Findings

The above table shows that there is no significant relationship between the performance of work of the respondents and their overall satisfaction. Hence, the calculated value is greater than the table value. So the research hypothesis is rejected and the null hypothesis is accepted.

Suggestions:

Provide necessary education, training and coaching that increases employees skills and shows the employee that you are interested in their success and readiness for new responsibility.

Organisation should adapt virtuous strategies for overcome with the problem

related to fatigue and boredom. The management would be change the job for decay the fatigue and boredom.

Organisation should divide the work equally for workload or else appoint more employees. As workload stimulus stress, so company has to take some action

Conclusion

Job satisfaction represents one of the most complex areas facing today's managers when it comes to managing their employees. Policy makers and managers have turned their attention to provide different kinds of facilities to their employees in order to satisfy their employees. A good work environment and good work conditions can increase employee job satisfaction and the employees will try to give their best which can increase the employee work performance.

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SELP PUBLICATION

SELP Trust established the publication division in the name of SELP Publication devoted to education and research with the ISBN and published 20 educational books and propose to publish 50 books in a calendar year 2016. So, if you have a proposal or manuscript (Including edited volume) in your area of specialization, please contact or write to us. we are happy to publish your books with ISBN.

IMPACT OF PERSONALITY TRAITS ON WORK ENVIRONMENT

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ABSTRACT

Personality traits are extremely important in today's competitive organizational world. Employees individually possess diverse personality traits that may influence negatively or positively their performance of jobs assigned to them. It is therefore important that managers and organizational members take into account these important individual differences because realising these traits will help managers and colleagues to deal with employee's job performance. The study revealed that the five factor model of personality, whose dimensions are Neuroticism, Conscientiousness, Agreeableness, Openness to experience and Extroversion were the major predictive factor which has a positive correlation with job performance. To improve the work performance effectively and efficiently the Human Resource manager should look out from employees at the first time after consider the academic qualification of applicants.

Keywords : Personality, workforce diversity, similarities, propensities, emotion, behaviour

Introduction

Personality traits represent a process of change and it relates to the psychological growth and development of individuals. Organizational performance can be defined as when an organization meets its set targets putting into consideration all other personality, external and internal dimensions that influence performance.

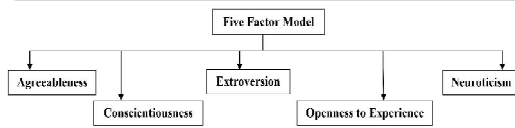
In 21st century one of the most critical issues is organizational behaviour which influence on workforce diversity. "Work force diversity refers to employee's individual differences and similarities". It stands for individuality that includes personality, gender, race, nationality,

customs, region, income, marital status, work experience, perception among others that uphold organizational core values. – Mkoji & Sikalieh, 2005.

Personality Trait Theories

Colquitt et al defines "Personality traits as the structures and propensities inside a person that explains his or her characteristic patterns of thought, emotion and behaviour". There are number of theories on personality traits some are Hippocrates Four Temperaments, Carttell's 16 PF test, Evsenck Big Five Model.

The five factor model or personality traits and work environment which impact on job performance. The five factors are as follows:



❖ Agreeableness

Agreeableness refers to individuals who tend to be trusting, helpful towards others, forgiving, soft hearted and compassionate. The six sub dimensions included in this broad dimension of personality refers to trust, straight forwardness, humanity, compliance, modesty, tender mindedness.

❖ Conscientiousness (precision/accuracy or care)

Conscientious is origin from four primary factors that define different ways that human beings manage to control their behaviour. They are rule consciousness, perfectionism, seriousness & groundedness. Rule consciousness involves adopting and conscientiously following society's accepted standards of behavior. Perfectionism describes a tendency to be self disciplined, organized, thorough, attentive to detail and goal oriented. Seriousness involves a tendency to be cautious, reflective, self restrained and deliberate in making decisions. Groundedness involves a tendency to stay focused on concrete, pragmatic and realistic solutions. Conscientiousness represents a general work involvement tendency and thus leads to a greater likelihood of obtaining satisfying work rewards, both formal in terms pay, promotion and informal in terms of recognition and respect. On the negative side, high conscientiousness may lead to annoying fast odiousness, compulsive neatness or workaholic behaviour. The six sub dimensions included in this broad dimension of personality refer to Competence, Order, Dutifulness, Achievement-striving, Self-discipline, and Deliberation (Costa & McCrae, 1992).

❖ Extroversion (sociability/hospitality/kindness or unreservedness)

Extroversion refers to the quantity and intensity of energy directed outwards into the social world (Costa & McCrae, 1992). This dimension of personality also refers to the quantity and intensity of preferred interpersonal interactions, activity level, need for stimulation, and capacity for joy. Extroverts are disposed to experience positive emotions, which in turn make them to have more friends and spend more time in social activities compared to introverts. Individuals who are high in Extroversion tend to be sociable, active, talkative, person oriented, optimistic, fun, loving, and affectionate. Individuals who are low in Extroversion tend to show traits of shyness; hence they tend to prefer spending time on their own rather than being drawn to an eventful scene with large groups of people. The six sub dimensions included in this broad dimension of personality refers to Warmth, Gregariousness, Assertiveness, Activity, Excitement seeking, and Positive emotions.

❖ Openness (frankness / honesty) to Experience.

Openness to experience is about one's receptiveness it is made up four (4) primary traits. They are sensitivity, abstractedness, change and warmth. Sensitivity talks about one's sensitive feelings, emotions, intuition and aesthetic dimensions. Abstractedness looks at abstract, theoretical ideas, conceptual thinking and imagination. Change talks about free thinking, inquiry, exploration of new approaches and innovative solutions. Lastly, warmth looks at people and their feelings. It therefore refers to individuals who tend to be creative, imaginative, and curious to experience new things amongst other things. They tend to be artistic who would like to create things on own in a disorderly and impulsive manner. They thrive on ambiguous and unstructured activities. They are flexible in thought, open to new ideas, broad minded, curious and original. Also they imaginative and show independence in judgment, they prefer

to work on projects alone, even if others volunteer to help e.g. Musicians, Architects, Painters and Designers. Also, individuals scoring high on this trait are likely to have positive attitudes towards their own ideas and experiences in life. In contrast, individuals who score low tend not to prefer fixed routines. More specifically, the dimension relates to an individual's emotional processes. Those who score high may experience deeper emotional states meaning they might experience emotions of both happiness and unhappiness to a larger extent compared to low scorers. The six sub dimensions of Openness to Experience include Fantasy, Aesthetics, Feelings, Actions, Ideas, and Values.

❖ **Neuroticism (shy/angry)**

Neuroticism, as opposed to Emotional stability, refers to individuals who tend to be shy, angry, insecure, depressed, vulnerable and anxious. The six sub dimensions of Neuroticism include Anxiety, Angry Hostility, Depression, Self-consciousness, Impulsiveness, and Vulnerability. Neuroticism individuals are essentially of negative nature, they experience more negative life events than others. This is so because they select themselves in positions that foster negative effects. This can lead to such situations occurring on the job. They are touchy, aggressive, unsociable, rigid and moody. They tend to be self inefficacy and as such do not believe that he or she has the ability, motivation and resources to complete a task successfully. Again, they are individuals with low self esteem and question their self- worth, doubt their capabilities and are apprehensive about their ability to succeed in different In contrast, individuals who are emotionally stable tend to be secure and calm, and therefore more likely to control their impulses and cope with stress.

They got self esteem and as such have pride in themselves and their capabilities e.g. individuals with high self esteem think that they are generally capable, worthy and can deal with most situations.

Conclusion

The study showed that in every organization there will be different character traits that might influence job performance of an individual in the organization. A personality type play an important role in an employee job performance as measured by standard measures of employees' performance and has got great implications for organizational success. Personality traits are expressed in skills which are in turn reflected in strategies and eventually produce a better organizational outcome. Therefore understanding of employee personality traits becomes an important pedagogical tool, personality traits in which employees gathers and process information can lead to more effective pedagogies that will benefit both the employee and the organization.

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INFLUENTIAL ROLE OF MONETARY POLICIES IN ENSURING FRAGMENTING GROWTH OF INDIAN ECONOMY

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ABSTRACT

Indian Financial system is regarded as one of the safest and flexible system due to its incredible structural arrangement in ensuring short term liquidity and long term flexibility. The Indian financial system which is managed by the Reserve Bank of India has been an instrumental role player in creating and adding values to the various stakeholders amid of various fluctuations in market variables. The banking reforms have contributed to the growth of economy on a positive note by fluctuating varies rates from time to time according to the market forces. For smooth functioning of any economy the right amount of demand and supply of currencies is an essence. To cater this objective from time to time both the Central Bank and Government are pursuing their respective roles in the form of framing various monetary and fiscal policies from time to time. Monetary policies are tools of central bank through which they ensure that the money is supplied to its optimum level in the market. This paper is an attempt to understand the practical application of monetary policy by taking RBIs various rates and ratio for one year.

Keywords: Inflation, Credit Management, Monetary Policies and Macro Factors

Introduction

Monetary policy is the macroeconomic policy which is laid down by the central bank of the country as to ensure that the money supply, interest rates and effective credit management can be organized efficiently for achieving the macro economic goals like inflation, consumption and liquidity . In the modern world due liberalization of global economies and international trade there has been lot of fluctuations in the macro and micro economic factors which has exposed the

economies into the racket of risk and uncertainty. The periodical changes in the international arena due to variations in financial, economical and political arena, the world economies are facing the challenge of balancing their respective economies by the virtue of undertaking decisions under the cloud of uncertainty. The efficient laying of monetary polices ensures creation of employment in the economy which in turn increases the per capita income of the country and ensures that the cost of living of the nation can be improved..

Monetary policies ensures that the supply of money is at its optimal level as neither the inflation nor the deflation is benefited for any economy. Hence price stability is ensured by utilizing effective monetary policies. In today's competitive world the growth of economy is mainly decided by the inflow of foreign currencies in the market. More the inflow of foreign currencies will be there more are the chances that market will boost up and various sectors will boost from it. To understand the effects of changes in monetary policies and their influence on the economy, the study has been undertaken in the view of analyzing the various changing rates and ratios for past 1 year mainly divided on the basis of each quarter has been undertaken to evaluate those changing rates in the context of ongoing market.

Objectives

1. To understand the significance of monetary policies as a role player in creating long term growth and short term liquidity..
2. To examine the RBI monetary policies and its influence on economic developments

Research Design

The study is descriptive in its nature where the emphasis has been to understand the influence of various micro and macro factors in formulating monetary policies and then examining the influence of those in creating economic development of the country.

Table1. Showing Various Rates and Ratios For Assessment Year 2015-16

Items End	Week	April 2015	July 2015	Nov 2015	March 2016	July 2016
Cash Reserve Ratio		4.00	4.00	4.00	4.00	4.00
Statutory Liquid Ratio		21.50	21.50	21.50	21.50	21.00
Cash Deposit Ratio		4.75	4.70	4.96	4.77	4.68
Credit Deposit Ratio		75.73	75.10	75.27	77.06	75.13
Incremental Credit-Deposit Ratio		29.14	38.43	56.05	81.51	5.21
Investment-Deposit Ratio		29.57	29.85	29.57	29.03	29.02
Incremental Investment-Deposit Ratio		54.35	45.70	34.86	27.36	52.36

Policy Rate	Repo	7.50	7.25	6.75	6.75	6.50
Reverse Repo Rate		6.50	6.25	5.75	5.75	6.00
Marginal Standing Facility (MSF) Rate		8.50	8.25	7.75	7.75	7.00
Bank Rate		8.50	8.25	7.75	7.75	7.00
Basic Rate		9.75/10.25	9.70/10.0	9.30/9.70	9.30/9.70	9.30/9.70
Savings Deposit Rate		4.00	4.00	4.00	4.00	4.00
TNR-US\$		62.35	63.38	66.75	67.27	67.14

April 2015

In April 2015 the cash reserve ratio was limited to 4% which signifies that RBI has laid emphasis that 4% of total deposit made by each investor should be credited to RBI current account as an precautionary measure for the future contingences..The statutory liquid ratio which signifies the total amount of money invested in liquid form was made mandatory by the Central Bank to keep upto 21.50%..The cash in deposit ratio signifies the total amount kept by commercial banks with themselves in hard cash with the respect to total deposit..These ratio was kept to 4.75 as per the RBI guidelines to meet needs of priority sector.The RBI further stated that interest rate against deposit should disclosed in advance. This influenced the credit to deposit ratio which states the credit given to customers from the deposits or core assets was 75.73%.The incremental credit deposit ratio states the growth in credit to the growth in deposit.An higher ratio indicates fast growth in credit needs as compared to deposit.The ratio stands upto 29.14% which implies that 29% of growing credit needs are financed by growth in deposit.The investment to deposit ratio and incremental investment to deposit ratio states the relation between investment and deposit.This is mainly dependent upon the future plans of banking firms as once investment decision are irreversible.The ratios are elaborating that some part of the funding for investment are met by the growth in deposits as the customers are witnessing the lowering of inflation

They were concern about the investing avenues as due to inflation the prices of goods were lower which indicates higher supply than

demand. Due to this the investors were not sure about their earnings as majority of the investors feel that higher supply will reduce their profit due to which there is a rise in the deposits in the banks which in turn can provide capital to the banks for taking important decisions regarding reinvesting the financial resources above their cost of capital. The repo and reverse repo rate movement were directly vibrated with the lowering of inflation rates as commercial banks were getting credit from the central bank at a rate of 7.50% and when they were investing the additional surplus money back to RBI their receiving interest rate was 6.50%. Due to the reduction in supply of the money, the circulation of money in the economy was reduced and majority of the investors invested in banks. As deposits were high already in the bank due to the reduction of interest of investors in capital markets the bank increased marginal credit facility to borrow the liquidity needs of the banks overnight by the RBI... Base rate is also high as growth in deposit has already provided sufficient infusion of capital to the banks

but if the bank still wants to get more loans they have to pay more. Due to the decreased inflation the Indian currencies were getting stronger as compared to foreign currencies

July 2015

The reduction in inflation rates in the month of July 2015 was mainly Minimum Support Price were increased. This has massive effect on the inflation as the increment of minimum support price has increased the supply of commodities which made the prices of the goods lower because supply was more than demand. This reduction in price has ensured that normal public starts investing their money in capital markets as their inelastic needs are met easily. More investment in other sectors will automatically ensure that the circulation of money has increased among the market which boosts the financing needs of the

business. The decline of international oil prices have boosted the money in the hands of customer due to which we can see greater investment in the other sectors of economy... The deposit ratios have fallen as majority of the investors are spending their earnings in the other sectors due to which the investors need to earn higher return. Now the flow of funds in the market have lower the investment within the bank which will in turn decrease the investment potentiality of banks in other projects to earn additional incomes. In this junctures we have to notice that Repo, reverse repo, marginal standing facility, bank rate, base rate have fallen as the RBI is ensuring that banks can get money from RBI at a lower rate to improve their investment and liquidity positions respectively..

Nov 2015

In Nov 2015 mainly the policies were affected by the fear of deflation in Indian markets as in the month of July the inflation rate reduced to its lowest level. The RBI strived there level best to infuse money in the market by reducing repo rate, reverse repo, marginal standing facility, bank rate and base rate. The decrease in the rates meant that commercial banks can easily obtain money from central bank at low rate and can provide the money to the customers at a lower rate. RBI stipulated its best effort to restore the circulation of currencies by decreasing the marginal standing facility rate to the reduced level as compared to the previous quarter. The reason was that it allowed the banks to obtain liquidity fund at ease rate of interest from RBI. In Nov 2015 the RBI eased both base rate and bank rate which provide the right quantum of support for commercial banks to pick the money from RBI at low interest and provide the freedom to

banks to charge less interest to the customers. The RBI mainly emphasized that money should be more in the hands of public due to which there is increase in deposit

ratios. This is because commercial banks have lent more credit to the customers from their deposits as banks rate reductions have provided them the benefit to pass over the same to the customers. Hence we can see that lending activities have increased to its optimum level which is a very positive factor. But the loosening of Indian currency to the foreign currency is a big challenge.

March 2016

In the quarter of March 2016 we can see that the bank rates were unchanged as the RBI still planning to infuse the money in the hands of public by lowering all the interest rates... The investors are getting cheap credit from the bank and safe returns from the capital markets which indicates that the ploughing of money in the deposit has reduced as investors are now risk taker due to the confidence movements of capital markets. They are sure about their investment returns and are getting easy capital from banks and are investing the money at a rate higher than the risk free return from the market. This is an indeed stimulating step for whole economy as this will further encourage the poverty reduction and employment creation in the economy. Due to the reduction in deposit, we can see that the deposit ratios were falling and the rate cut benefits will provide an leverage for the bank to meet their liquidity and profitability needs. Due to the low level of deposit the money for banks investment is also very less, hence we can find out that the banks investment ratio has decline as compare to the previous quarter. The foreign currency movements as compared to Indian currency have lowered further but the percentage of deceleration is less.

July 2016

The month of July 2016 will be remembered for the crisis of banks rather than the crisis of economy. This is due to the fact that it is first time in the year that the RBI has cut the SLR from 21.50 to 21.00 percent as the banks

are unable to generate higher deposits from the public. This is mainly due to the fact that though banks rates were reduced in March and November the saving interest rate was still stagnant on 4% as banks were not passing the benefits to the public. This has shown its effect on the July 2016 where we can find out that the deposit ratio has decline to its very minimal level which can prove challenge to any bank due to

low level of deposits. The reasons for not passing the benefit is due to the fact that banks are getting higher NPAs which is not allowing them to lower their respective interest rates on savings and the investment ratios from past year is not healthier either to invest the money in profitable avenues so that profitable investments can be a source of financing for meeting liquidity needs. This has forced RBI to reduce all interest rates by due margin once again.. As they are neither in the juncture of receiving deposit and neither in the point of investing their money in the larger interest of public...

Policy Implications

RBI has played instrumental role through its policies in reducing the inflation rates were massively high at the time of November 2013... The reduction of International oil prices, Increased Minimum Support Price to the farmers, Effective corporate debt restructuring policies with invention of innovative financial instruments have necessarily played their own part in making the balanced growth of the economy. But the position of banking institutions is definitely a worry for both the RBI and the Government because the lowering of deposit, increased NPAs and lesser investment opportunity for banks have tied their hands. The frequent rates cut though were good but not enough to pass over the same to the customer... The policies of mandatory lending to priority sector of the economy out of Net adjusted Credit have infused new fuel

to the agriculture and medium and small scale industries and has played active role in development of social infrastructure..The foreign exchange management is also coming back to its normal level because of increasing activities in capital markets which is providing an stimulus growth to the economy.The recent decision of appointing Deputy Governor Urjit Patel as the next RBI Governor is an indication that RBI is going to follow there plans of actions in the sequenced manner.The expected rise in the future prices of interational oil prices and food inflation will further step challenges for the coming new RBI governer. This will certainly demand more rate cuts in the future from the RBI,but whether RBI follows that to the required extent is a big question..Apart from that the FCNR(Foreign Currency Non Resident Deposit) which the RBI has taken in the year of 2013 to increase dollar supplies will be matured at the end of this September which is amounted to 20 billion US dollar and the Rs 67 per dollar rate is again an worry for the

economist in the above circumstances.

Conclusion

The monetary polices are two way sword,If they are utilized in true sense they can create benefit to the whole economy or effects can be vice versa.The laying of monetary policies had to be decided on the virtue of potentiality of various sector and there expected reaction for any changes in the market indicators..RBI policies regarding interest cuts though were influential,but the sector of industry was not happy with the level of rates cuts as the rate cutes benefit has not passed to the customer which can surely be overseen in the savings return which is constant as 4%.The new RBI Governer Urjit Patel has to take rational decision regarding further rates cut which his precedssor was not able to do to pass over the benefit.As banks compulsory lending was increased which does not provide the benfit to the customer.,

தமிழாய்வுச் சங்கமம்

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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 ஒன்பதாம் தொகுதி மே 2017ல் வெளிவர இருக்கிறது.

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

தமிழாய்வுச் சங்கமம் - பன்னாட்டு ஆய்விதழின் கௌரவ ஆசிரியர்கள் மற்றும் ஆசிரியர்குழு உறுப்பினர்களாக விரும்புகின்ற தமிழ் அறிஞர்கள் மற்றும் பேராசிரியர்கள், தங்களின் வேண்டதல் கடிதத்துடன் ஒரு பக்க சுயகுறிப்பினை எங்களுக்கு அனுப்பலாம். மேலும் விபரங்களுக்கு www.selptrust.org என்ற வலை தளத்தை பார்க்கவும்.

- நிர்வாக ஆசிரியர்.

MICRO FINANCE INSTITUTIONS: ROLE OF BANK LINKAGE PROGRAM IN INDIA

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ABSTRACT

In a country like India where 70 percent of its population lives in rural area and 60 percent depend on agriculture (according to the World Bank reports), micro-finance can play a vital role in providing financial services to the poor and low income individuals. Microfinance is the form of a broad range of financial services such as deposits, loans, payment services, money transfers, insurance, savings, micro-credit etc. to the poor and low income individuals. The importance of micro-finance in the developing economies like India cannot be undermined, where a large size of population is living under poverty and large number of people does not have an access to formal banking facilities. The taskforce on Supportive Policy and Regulatory Framework for Microfinance constituted by NABARD defined microfinance as “ the provision of thrift, saving, credit and financial services and products of very small amount to the poor’s in rural, semi urban and urban areas for enabling them to raise their income level and improve their standard of living.” (Sen, 2008) Micro-finance is regarded as a useful tool for socio-economic up-liftmen in a developing country like India. It is expected to play a significant role in poverty alleviation and development. There are two broad approaches that characterize the microfinance sector in India is Self Help Groups (SHGs)-Bank linkage programme and Microfinance Institution (MFIs). In India microfinance is dominated by Self Help Groups (SHGs)-Bank linkage programme aimed at providing a cost effective mechanism for providing financial services to the unreached poor. The present paper aims at identifying the current status and role of microfinance institutions and Bank Linkage Program in the development of India.

Keywords: Microfinance; SHGs, MFIs; Status and Growth of Microfinance

Introduction

In early 1980's, the existing banking policies, procedures and systems were not suited to meet the requirements of poor. For borrowings poor people usually resort to unorganized sector. NABARD recommended that alternative policies, systems and

procedures should be put in use to save the poor from the clutches of moneylenders. Thus microfinance was introduced in banking sector. Microfinance is a programme which includes a broad range of financial services such as deposits, loans, payment services, money transfers, insurance, savings, micro-credit etc.

to support the poor people and low income individuals. Mohammed Yunus was awarded the Noble Prize for application of the concept of microfinance, with setting up of the Grameen Bank in Bangladesh.

According to the records of World Bank, India falls under low income class. It is second populated country in the world. 70 percent of its population lives in rural area. 60% of people depend on agriculture; as a result, rate of underemployment is high. Rural people have very low access to institutionalized credit (from commercial bank). Since 1990s, poverty reduction has taken priority at both national and international development levels. Within this framework, various initiatives have been taken by government. Microfinance has caught the attention as an effective tool for poverty reduction and socio- economic development. Hence Microfinance can play a vital role for improving the standard of living of poor.

In India, the beginning of microfinance movement could be traced to Self Help Group (SHG) – Bank Linkage Programme (SBLP) started as a pilot project in 1992 by NABARD. This programme proved to be very successful and has also developed as the most popular model of microfinance in India. The regulatory framework for microfinance in India is not unified. Microfinance is provided by commercial banks, Regional Rural Banks (RRBs), the SHG's, cooperative societies and institutions (MFIs) that take various forms, including those of NGO's and Non-Bank Financial Institutions (NBFI's). Banks and NBFI's are governed by the Reserve Bank of India (RBI), SHGs are regulated by NABARD, and the cooperatives are governed by Registrar of Cooperative Societies (RCS) etc.

Objectives of The Study

1. To understand the concept of microfinance, evolution and delivery models of microfinance in India.

2. To examine the role and importance of microfinance in India.
3. To examine the current status and growth of microfinance in India.

Research Methodology

This is a descriptive research paper based on secondary data. Data have been collected through books, various websites, magazines, newspapers, and publications of recent research papers available in different websites, Research Articles, Research Journals, E-Journals, RBI Report, and Report of NABARD etc.

Concept of Microfinance

The concept of microfinance was created by Professor Muhammad Yunus founder of Grameen bank in Bangladesh and noble price winner in 2006.

Microfinance is the provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to the poor and low income households and their micro-enterprises. Microfinance is defined as Financial Services (savings, insurance, fund, credit etc.) provided to poor and low income clients so as to help them raise their income, thereby improving their standard of living.

The Asian Development Bank (2000) defines microfinance as the provision of broad range of services such as savings, deposits, loans, payment services, money transfers and insurance to poor and low income households and their micro-enterprises. This definition of microfinance is not restricted to the below poverty line people but it includes low income households also.

The taskforce on Supportive Policy and Regulatory Framework for Microfinance constituted by NABARD defined microfinance as “ the provision of thrift, saving, credit and financial services and

products of very small amount to the poor's in rural, semi urban and urban areas for enabling them to raise their income level and improve their standard of living." (Sen, 2008).

Features of Microfinance

1. It is an essential part of rural finance.
2. It deals in small loans.
3. It basically caters to the poor households.
4. It is one of the most effective and warranted Poverty Alleviation Strategies.
5. It supports women participation in electronic activity.
6. It provides an incentive to grab the self employment opportunities.
7. It is more service-oriented and less profit oriented.
8. It is meant to assist small entrepreneur and producers.
9. Poor borrowers are rarely defaulters in repayment of loans as they are simple and God-fearing.

Microfinance is a broad category of services, which includes microcredit. Microcredit is provision of credit services to poor clients. Micro credit and micro-finance both are different. Micro credit is a small amount of money, given as a loan by a bank or any legally registered institution, whereas, Micro-finance includes multiple services such as loans, savings, insurance, transfer services, micro credit loans, etc. for poor people.

Evolution of Microfinance in India

The evolution of Indian Microfinance sector can be broadly divided into four distinct phases:

Phase 1: The Cooperative Movement (1900-1960)

During this phase, credit cooperatives were vehicles to extend subsidized credit to villages under government sponsorship.

Phase 2: Subsidized Social Banking (1960s - 1990)

With failure of cooperatives, the government focused on measures such as nationalization of Banks, expansion of rural branch networks, establishment of Regional Rural Banks (RRBs) and the setting up of apex institutions such as the National Bank for Agriculture and Rural Development (NABARD) and the Small Scale Industries Development Bank of India (SIDBI), including initiation of a government sponsored Integrated Rural Development Programme (IRDP). While these steps led to reaching a large population, the period was characterized by large-scale misuse of credit, creating a negative perception about the credibility of micro borrowers among bankers, thus further hindering access to banking services for the low-income people

Phase 3: SHG-Bank Linkage Program and Growth of NGO-MFIs (1990 - 2000)

The failure of subsidized social banking triggered a paradigm shift in delivery of rural credit with NABARD initiating the Self Help Group (SHG) Bank Linkage Programme (SBLP), aiming to link informal women's groups to formal banks. The program helped increase banking system outreach to otherwise unreached people and initiate a change in the bank's outlook towards low-income families from 'beneficiaries' to 'customers'. This period was thus marked by the extension of credit at market rates.

The model generated a lot of interest among newly emerging Microfinance Institutions (MFIs), largely of non-profit origin, to collaborate with NABARD under this program. The macroeconomic crisis in the early 1990s that led to introduction of the Economic Reforms of 1991 resulted in greater autonomy to the financial sector. This also led to emergence of new generation private sector banks that would become important players in

the microfinance sector a decade later.

Phase 4: Commercialization of Microfinance: The First Decade of the New Millennium

Post reforms, rural markets emerged as the new growth drivers for MFIs and banks, the latter taking interest in the sector not only as part of their corporate social responsibility but also as a new business line. On the demand side, NGO-MFIs increasingly began transforming themselves into more regulated legal entities such as Non Banking Finance Companies (NBFCs) to attract commercial investment. The microfinance sector as it exists today essentially consists of two predominant delivery models the SBLP and MFIs. Four out of five microfinance clients in India are women.

Microfinance Delivery Models In India

The non-availability of credit and banking facilities to the poor and underprivileged segments of the society has always been a major concern in India. The Government and the Reserve Bank have taken several initiatives, from time to time, such as nationalisation of banks, prescription of priority sector lending norms and concessional interest rate for the weaker section of society. It was, however, realised that further direct efforts were required to address the credit needs of poor people. In response to this requirement, the Micro finance movement started in India with the introduction of SHG bank linkage programme (SBLP) in the early 1990s. At present, there are mainly two models for delivery of Microfinance in India:

1. SHG – Bank Linkage Programme (SBLP)
2. Micro Finance Institutions (MFIs)

The above models explained below:-

SHG- Bank Linkage Programme (SBLP):- A SHG is a small group of about 10-20 persons from a homogeneous class of

rural and urban poor which promoted savings among members and used these resources for meeting their credit needs. The group is democratically formed and elects its own leaders. The vital features of SHGs are it consists of members belonging to the same community or society and having common economic goal. In this model, the informal SHGs are credit linked with the formal financial institutions.

The SHG-Bank Linkage Model has emerged as a dominant model in terms of number of borrowers and loans outstanding. This model is flexible, independence creating, and imparts freedom of saving and borrowing according to the requirements of group members. Due to widespread rural bank branch network, the SHG-BLM is very suitable to the Indian context. Microfinance movement started in India with the introduction of SHG-Bank Linkage Programme (SHG BLP). The programme uses SHGs as an intermediation between the banks and the rural poor to help in reducing transaction costs for both the banks and the rural clients. Banks provide the resources and bank officials/NGOs/government agencies organise the poor in the form of SHGs. Under this programme, loans are provided to the SHGs with three different methodologies:

Model I: SHGs Formed and Financed by Banks: In this model, banks themselves take up the work of forming and nurturing the groups, opening their savings accounts and providing them bank loans.

Model II: SHGs Formed by Agencies Other than Banks, but Directly Financed by Banks: In this model, NGOs and other formal agencies in the field of microfinance facilitate organising, forming and nurturing of SHGs and train them in thrift and credit management. The banks directly give loans to these SHGs.

Model III: SHGs Financed by Banks Using Other Agencies as Financial

Intermediaries: This is the model where the NGOs take on the additional role of financial intermediation along with the formation of group. In areas where the formal banking system faces constraints, the NGOs are encouraged to form groups and to approach a suitable bank for bulk loan assistance. This method is generally used by most of the NGOs having small financial base.

Micro Finance Institutions (MFIs) :- The MFI model has also gained momentum in India in the recent past. MFI model is found worldwide whereas the SHG-BLM model is an Indian model. In MFI model MFIs borrow large amount of funds from the apex financial institutions, donors and banks for on-lending to the individuals or groups. These MFIs provide financial services to the individuals or to the groups like SHGs.

These institutions lend through the concept of Joint Liability Group (JLG). A JLG is an informal group comprising of 5 to 10 individual members who come together for the purpose of availing bank loans either individually or through the group mechanism against a mutual guarantee. MFIs in India exist in a variety of forms like trusts registered under the Indian Trust Act, 1882/Public Trust Act, 1920; societies registered under the Societies Registration Act, 1860; Co-operatives registered under the Mutually Aided Cooperative Societies Acts of the States; and non-banking financial companies (NBFC)-MFIs, which are registered under Section 25 of the Companies Act, 1956 or NBFCs registered with the Reserve Bank. These MFIs are scattered across the country and due to the multiplicity of registering authorities.

Role and Importance of Microfinance

According to the research done by the World Bank, India is home to almost one third of the world's poor (surviving on an equivalent of one dollar a day). Though many central government and state government poverty

alleviation programs are currently active in India, microfinance plays a major contributor to financial inclusion. In the past few decades it has helped out remarkably in eradicating poverty. Reports show that people who have taken microfinance have been able to increase their income and hence the standard of living.

Thus Microfinance plays a major role in upliftment of Indian economy in following ways:-

Credit to Rural Poor:- Usually rural sector depends on non-institutional agencies for their financial requirements. Micro financing has been successful in taking institutionalized credit to the doorstep of poor and have made them economically and socially sound.

Poverty Alleviation:- Due to micro finance poor people get employment. It also helps them to improve their entrepreneurial skills and encourage them to exploit business opportunities. Employment increases income level which in turn reduces poverty.

Women Empowerment:- Normally more than 50% of SHGs are formed by women. Now they have greater access to financial and economical resources. It is a step towards greater security for women. Thus microfinance empowers poor women economically and socially.

Economic Growth:- Finance plays a key role in stimulating sustainable economic growth. Due to microfinance, production of goods and services increases which increases GDP and contributes to economic growth of the country.

Mobilisation of Savings:- Microfinance develops saving habits among people. Now poor people with meagre income can also save and are bankable. The financial resources generated through savings and micro credit obtained from banks are utilised to provide loans and advances to its members. Thus microfinance helps in mobilisation of savings.

Development of Skills:- Micro financing has been a boon to potential rural entrepreneurs. SHGs encourage its members to set up business units jointly or individually. They receive training from supporting institutions and learn leadership qualities. Thus micro finance is indirectly responsible for development of skills.

Mutual Help and Co-operation:- Microfinance promotes mutual help and co-operation among members. The collective effort of group promotes economic interest and helps in achieving socio-economic transition.

Social Welfare:- With employment generation the level of income of people increases. They may go for better education, health, family welfare etc. Thus micro finance leads to social welfare or betterment of society.

Current Status and Growth of Microfinance in India

Microfinance has a long history of helping the bottom of the economic pyramid to build assets and achieve a standard of living. Indian Government has considerably enhanced allocation for the provision of education, health, sanitation and other facilities which promote capacity building and well being of the poor. The Indian government puts emphasis on providing financial services to the poor and underprivileged since independence.

The microfinance sector has grown significantly today. The fact that national bodies like Small Industries Development Bank of India (SIDBI) and National Bank for Agriculture and Rural Development (NABARD) are devoting significant time, energy and financial resources on microfinance is an indication of the reckoning of the sector. The strength of the microfinance organizations (MFOs) in India is in the diversity of approaches and forms that have evolved over a period of time. While India has its home-grown model of SHGs, and mutually aided co-

operative societies (MACS) there is significant learning from other microfinance experiments across the world, particularly Bangladesh, Indonesia and Thailand.

Growth and Outreach

According to Sa-Dhan's (The Association of Community Development and Microfinance Institutions) "Bharat Microfinance Report – 2015" MFI's currently operate in 28 States, 5 Union Territories and 568 districts in India. The reported 156 MFI's with a branch network of 12,221 have reached out to an all-time high of 37 million clients with an outstanding loan portfolio of Rs 48,882 Crore. This includes a managed portfolio of Rs 9854 Crore. The average loan outstanding per borrower stood at Rs 13,162 and 80% of loans were used for income generation purposes.

Outreach grew by 13% and loan outstanding grew by 33% over the previous year. The Southern region continues to have the highest share of both outreach and loans outstanding, followed by East. However growth rates are higher in the North-eastern and Central regions. Outreach proportion of urban clientele is increasing year on year as against the rural population. The proportion of urban clientele which was 44% in 2013-14 increased to 67% in 2014-15. Women borrowers constitute 97% of the total clientele of MFI's, SC/ST borrowers constitute 28% and minorities 18%.

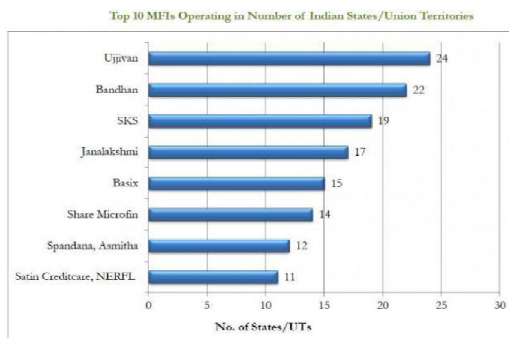
Of the total, NBFC-MFI's contribute to 85% of clients outreach and 88% of outstanding portfolio, while NGO MFI's contribute to the remaining. MFI's with portfolio size of more than Rs 500 Crore contribute significantly to the total outreach (82%) and loan outstanding (85%) of the sector.

Top 10 MFI's in India by Geographical Spread

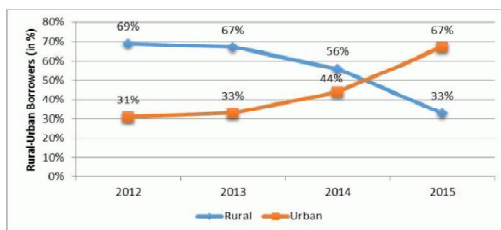
Ujjivan Financial Services has the largest

geographical spread with operations across 24 states compared to 22 states for Bandhan Bank and 19 states for SKS Microfinance.

Top 10 MFI's with Loan Portfolio Outstanding



Bandhan Bank is once again the leader followed by SKS Microfinance; Janalakshmi which is an urban focused MFI is placed third with Rs 3774 Crore outstanding. According to the Bharat Microfinance Report – 2015, 2014-15 can be described as watershed year as far as the rural-urban divide in Indian microfinance is concerned. A very interesting trend is seen in the rural-urban focus of MFIs. The share of rural clientele which was 69% in 2012 decreased to 56% in 2014 and has drastically come down to 33%.



The proportion of rural to urban clients for the year 2014-15 is 33% to 67%. For the first time urban clientele has outstripped the rural clientele of MFIs.

Conclusion

The importance of microfinance in the developing countries like India can not be undermined it play a vital role for socio-economic upliftment of poor and low income

peoples. Since 1990s, poverty reduction has taken priority at both national and international development levels. Within this framework, various initiatives have been taken by government. Microfinance has caught the attention as an effective tool for poverty reduction and socio-economic development. Hence Microfinance can play a vital role for improving the standard of living of poor. The economic development of any country is severely influenced by the availability of financial services. Microfinance is the form of a broad range of financial services such as deposits, loans, payment services, money transfers, insurance, savings, micro-credit etc. to the poor and low income individuals. A well developed financial system promotes investment opportunities in an economy. Therefore it is necessary that govt. of India have to focus on extending financial services to both rural and urban to ensure sustainable and inclusive growth.

From the above study it can be viewed that SHG's and MFI's are playing a vital role in delivery of microfinance services which leads development of poor and low income people in India. However, slow progress of graduation of SHG members, poor quality of group functioning, dropout of members from groups etc., have also been reported various study findings in different parts of the country, which need to be taken into account while designing the road map for the next phase of the SHG programme.

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ROLE OF DOORDHARSAN – A SOCIOLOGICAL ANALYSIS

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ABSTRACT

Indian television started humbly in the form of a UNESCO project on September 15, 1959. It took more of a social twist when the SITE and the Post-Site Programmes were launched. In October 1972 television service went beyond Delhi with the inauguration of the second Television Centre in Bombay. It assumed an independent identity on April 1, 1976 and known since then as Doordharsan.

Keywords : *Doordharshan, cognitive response, sensory input, advertisement*

Doordharshan is a thing of the past, was the popular refrain. Now the figure has come up to 12.8 crore house hold's loyalty watching Doordharshan. As per Ministry of Information and Broadcasting - DD reaches 84 percent population in India. Let us discuss the role of D.D. in the succeeding portions.

Doordharshan - Consumer Behaviour

Behavioural process of consumers is moulded by T.V. advertisements. To start with, a cognitive response takes place among the viewers owing to the stimulus. This is followed by an affective discrimination in the real needs of the viewers needs and desires. Finally behavioural change takes places.

The sensory input provided by T.V. advertisement creates a cognitive response. The persons concerned retrieve from long term memory, ideas, beliefs, values and knowledge and correlate them with the present sensory input from the T.V. and advertisement. A transformation takes place within the persons.

It could either be a cognitive consonance or a cognitive dissonance. The former is of reinforcing type while the latter shakes currently held attitudes, beliefs, and so on. There is a new awareness and knowledge which shape behaviour. T.V. advertisements have a much profound impact in this stage of the behaviour.

T.V. advertisements have the power to change the feelings and attitudes. Competitive advertisements (like the ones by Johnson and Johnson and by Wipro for baby powder) augmentative advertisements (like the ones for Hawkins pressure cooker), image building advertisements (like those of Telco and Videocon) and status and glamour boosting commercials (like those for the Parrywards, Cascade and Premier No.1) bring about a change in the feeling of the viewers.

The spark for the commercialisation of television in India was provided by sharp increase in the number of television viewers and the immense popularity of indigenous soap

operas. Commercial advertisers recognize that they could advertise their consumer products via television to a relatively captive audience of 90 million people which grows in size.

“The prime time has been taken over by soap operas, serials and entertainment programmes. The need for revenue has forced Doordharsan to give more importance to entertainment programmes than educational ones. Commercialization of television has reduced it to mere selling of shampoos while culture takes a back seat. Even the Prime Minister’s speech has not been spared. It was sponsored by a reputed foot-polish manufacturer.

Doordharshan - Health and Family Planning

“In its programmes T.V. contains many messages about health, messages that may be important for the promotion of health and prevention of illness. One study for example ranked second to physicians and dentists as a source of health information. Another study found that staff believed that television had a beneficial effect on patients especially chronic and elderly, there have been campaigns on community mental health, against cancer, venereal disease and alcoholism, successful campaign to reduce risk of cardiovascular disease reduced likelihood of heart attack and stroke.”

Television has made efforts to present programmes for promotion of family welfare and one minute for health. Again these are free messages on close circuit television.”

Doordharshan - Sports

Television has undertaken the formidable task of promoting sports in the country. With its regular telecast television can serve as an effective instrument of propaganda and advertisement for sports like cricket and tennis. It has been largely responsible for creating interest in these games in every nook and

corner of the country. Many of the television audience remain glued to the television sometimes even those without any knowledge of the game. Similarly direct telecast of Wimbledon and World Cup Football matches has added to the understanding and appreciation of tennis in particular and all other sports in general. Therefore it would not be an exaggeration to call television a mini stadium at home.

“Sports programmes which evoke great enthusiasm are telecast on the national hook up as also by the regional Kendras. To meet the popular demand the frequency and the duration of these programmes have been increased. Other regular sports programmes included quiz for 30 minutes once in a month, weekly programmes of 20 minutes each in the regional sports events. At the same time world of sports goes out for 90 minutes on every Sunday.”

Doordharshan - Environmental Awareness

Doordharshan has made a valuable contribution in creating environmental awareness. It has produced and projected a large number of programmes to educate viewers about challenges of environmental protection. The programmes mostly on deforestation and conservation in rural areas have been telecast in Hindi and major regional languages.

This medium has in fact through its programmes made people concerned about air-water pollution, the disappearing forests, desertification, poor land management, damage of coastal waters due to oil slick and industrial wastes. Hence this area has assumed high priority along with population explosion and poverty alleviation programmes.

Doordharsan-Children

“Many interrelated and intricate factors operate in television programming and viewing: who watches television, and why,

what children see and hear on television, what people learn from television and how they learn.

The viewing times for television range from an hour or two to many hours daily and some even keep the set on all day long. It was shown that for large numbers of people television ranks third among all activities (after sleep and work) in the number of hours devoted to it."

The amount of viewing continues at a relatively high level, then drops off somewhat when children reach their teens. It increases again in young adulthood especially for parents with young children. Viewing time tends to drop in the busy years of middle age, but it again attracts people in later life and may be watched for many hours a day. It is sometimes the principal recreation for elderly people.

When compared to other media we find that television looms very large. Even at the age of three the child spends more time in front of the television set. Throughout the pre-school years, television time far exceeds others; in fact, it usually exceeds the total of other media time. More than any other medium, it is television that furnishes a common body of information and is rightly assessed as the primary socialiser of children.

"Television experts wield considerable influence in the lives of children and inculcate positive attitudes, values and behaviour, though only less than five percent of the total programmes are aimed at them. Children's preference are not pointless and reflect a definite pattern. They are not glued to their sets without any regard for the viewing material. Feature film and film based programmes are popular with them." "Until a child learns to read the electronic media dominate, where television is available a child makes use of it by the age of two and almost all by the age of five."

Doordharshan - Education

"Television can be a powerful ally in the

instructional process. Today's children live in a world of electronic communication. They can get more information and at a more rapid pace from the mass communication media than by "sitting and listening" to a teacher's talk. The rapid growth of television over the recent years has brought about a number of changes in education. Television is frequently used to aid in teaching student's psycho-motor skills.

"Television has also been used in Delhi area since 1967 to teach farmers to improve agricultural production. SITE in India was conducted in 1975-76 using a direct broadcasting satellite from United States. The experiment brought not only non-formal but also formal education to community viewing centres in 2400 villages. In 1982 INSAT went into operation and it is a direct broadcasting satellite and its non-formal education programmes will reach community receivers in rural areas in most parts of India.

Using INSAT-1 B Doordharshan telecasts educational programmes Television in thus acting as a valuable tool for education.

"Educational television is perceived as a solution for shortage of trained teachers required to fulfil the educational goals enshrined in the Indian Constitution namely the provision of free and compulsory education for all children up to the age of fourteen. Television can play a useful role by enabling teachers to take training in their own schools throughout the year."

Doordharshan - Women

It is true that in India women suffer silently in the family as well in their work spot. Swamy Vivekananda has said, "That country and that nation which do not respect women have never become great nor will ever in future."

The status of women in India is somewhat different from that of the developed countries of the world. All thro' the ages women did not have an independent existence of her own. She

existed for man and always played a second fiddle to him. In the medieval period woman's place was severely restricted and was limited within the premises of the house. But in modern India the position of woman has changed in various respects. Now the woman has proudly entered into every sphere of human activity and is enriching it by valuable contribution. In free

India, women are serving the nation as judges, magistrates, ambassadors, cabinet ministers, teachers, doctors and others. The condition of women in Indian society has recorded some definite improvement in the modern times. Yet the present status of Indian women is not satisfactory though they now enjoy better status economically and socially.

"For the Indian women education is seen as a catalyst that would give her equality, justice and dignity which are denied to her all along. Formal education is an important ingredient for learning from mass media. It is in this context the importance of mass media for extending education to women assumes an additional dimension for national development"

The ongoing, communication revolution has opened up new possibilities of involvement of women in development programmes both as participants and beneficiaries. If communication revolution remains unplanned and unguided, that is to say, if it is open to influences and manipulation by commercial interests and power groups it will have adverse effects on the life of women and also of children.

It is necessary to raise the issue of women directly in the context of the impact of modern communication and development. This because when we reflect on the human condition in general, we miss the social trends and consequences specifically affecting women. Until recently whether it is social science, literature, media and communication and politics there was a tendency to either by pass the question of women or treat it as a

subsidiary issue. Communicators and media experts have revealed enormous problems encountered in making authentic programmes about women.

"Television has emerged as an important aspect of day to day experience of women. It is never mentioned as spare time or leisure activities but is located by the women as an integral part of their day. There is a separation between consumption of radio and television but both provide crucial elements in the experience and management of their lives.

"Women are straight away singled out from the commercial point of view and made favourite targets for media messages, an essential factor in the organisation of programmes. There is a growing recognition that mass media if appropriate used can help to bridge the information gap between 'knowledge have' and 'knowledge have-nots.'

In a developing country like India where large sections of the women population are illiterates and live in isolated clusters, a media like television can play an important part in bringing knowledge of events and new ideas necessary for their improvement. This would automatically lift them from their ignorance and backwardness on which they are now, to a new age of awareness and consciousness.

Conclusion

Doordharshan has captured India in all its fullness and richness through its programmes. It is a medium of change and it serves as an effective instrument of propaganda. It should invest substantial efforts and resources in reaching out to audiences in areas such as poverty eradication, health, education and employment for the overall development of our country.

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A COMPARATIVE INVESTIGATION ON WORK-LIFE BALANCE AMONG WORKING WOMEN'S TOWARDS PUBLIC & PRIVATE SECTORS IN CHENNAI

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ABSTRACT

In India changing societal attitudes, inflation and emergent educational levels made more women than ever before to force into the paid workforce. The Indian women, who were restrained only to the socially acceptable jobs like banks, teaching, nursing etc., are now step into various sectors. Managing work and family responsibility can be very complicated for the women employees in dual income families. Professional women particularly working women has to perform multiple roles in balancing their work life and personal life. Each role has its own set of strain and when such role demand overlaps/interacts, an imbalance is created leading to stress, attrition, absenteeism etc. Thus, there is an escalating need for organizations to address these demands of working women by implementing innovative HR policies. Work-life balance is one such HR practice that enables the employees particularly working women's to give proper prioritization between work and life roles. Hence, work-life balance has become a upward concern in both Public and Private sectors. The present paper based on comparative work, provides a deep insight of work-life balance of working women's in Public and Private sector. An experimental survey of equal number of Public and Private sector employees were carried out. Both the sector was evaluated on 6 sub scales viz: personal factors, balancing factors, organizational support, motivational factors, career development and psychological factors. The results reveal the representation of difficulties faced in balancing the work demand and the life (family) responsibility. There was high correlation between the difficulties faced and the complementary act to be performed. The significant results reflect in the areas of career advancement factors, organizational support and Psychological factors.

Key Words: Work-Life Balance, Public Sector, Private Sector.

Introduction

Liberalization, extend Privatization and Globalization policy has shaped a drastic change in an Indian economy in the past twenty years. Labor market has witness increasing employment opportunities, creating a way for

young capable manpower, changes in demographic sketch of employees, high pressurized jobs, opportunities to travel abroad, creation of dual career families etc., But on the other side of the invent employee is becoming much more ambitious, career

oriented neglecting other aspect of life outside work.

Need and Significance of the Study

Irrespective of education, employment, professional women in India are still doing three jobs - office, housework and child care. Professional women hardly find space for themselves to accomplish basic necessity of life like sufficient sleep, exercise and a healthy diet. They do not get enough time to get updated with the latest trends in their pasture to have career advancement. Domestic pressure, stress at work, child mental or physical distress due to lack of attention adds on to the psychological effect among working mothers. In juggle between child care and high pressurized work women often find it difficult to cope up and terminate their job. They also find it difficult to make up for the loss of experience and hence maternity leave can cause a major delay to their career advancement and personal growth.

Review of Literature

Considerable research has highlighted the fact that work-life balance is an important needle of organization development.

The research work by Susi.S and Jawaharrani.K (2010) explains how work-life balance and employee engagement become a visible benchmark among high performing organizations.

The study indicated, many family-friendly organizations feel the need for work-life balance which include recruitment and retention of valuable work force, reduced absenteeism, reduced employee stress, health benefits, job satisfaction, and better life balance. The study suggested that an effectiveness of work-life balance policy and practice must incorporate the effects of workplace culture and supervisor support of employee's efforts to balance work and family responsibilities.

Chawla and Sondhi (2011) in their survey conduct among teachers and BPO women professionals revealed that job autonomy and organizational commitment are in positive relation with work-life balance. The study indicate that the more proactive schools/BPO companies which value the contribution of a devoted and contributing human resource will need to provide more autonomy to continue their employee's work-life balance. While work load and work family conflict indicated unhelpful relation with work-life balance.

Shanti and Sundar (2012) in their study of work-life balance of women employees in IT²¹ industry analyze that programs implemented by IT firms of Chennai satisfy different category of employees differently. Data were collected from 350 women employees working in various IT companies. The study considered the satisfaction levels of the respondents across various work-life balancing parameter. 55% of the employees were highly satisfied with the current work-life initiative. Ignacia Levy (2012) in his study of working mothers and their perceived work-life balance show that the age of the children is not that important but the child-care support remains an important thing in shaping perceived work-life balance. The study also highlighted one more parameter called role conflict having negative impact on work-life balance.

Pandu., et al (2013) analyzed work-life balance of specialized women among IT and ITES²² based on demographic information, work load, work environment, feelings about work, family dependants and lack from work. The sector wise regression analysis demonstrated that feelings about work, family dependants and absence from work are the strong contributor for a sense of balance for an employee. However, no significant relationship has been obtained between work environment and work life balance.

Statement of the Problem

Women work force is increasing in various field. The job demands have increased, the responsibility and roles are diversify and so is the imbalance of work-life at different stages of life.

Nan stone (1989) found that women with children, normally live under great pressure. Women want work-life policies based on the pre-requisite demands that confer on them as 'the gift of time'. For organizations to create a center of attention and retain women in work force, HRM interventions can play a vital role in scheming innovative work-life balance policies having knowledge of influencing factors at a range of age levels. Thus, the study is intended to find out the contributing factors that influence work-life balance among working women's based on age factor in Public and Private sectors.

Objectives of the Study

1. Comparative study of demographic profiles of Private and Public sectors in relation to work life balance.
2. To identify the influence factors towards work-life balance of working mothers among various age levels.

Operational Definitions of the Sub Scales under Investigation

For the purpose of present study, six subscales are operationally defined with reference to work-life balance of working women's. Work-life balance variable was considered by these sub scales, based on five point interval scale.

Personal factors: This includes factors which are personal in life like getting time for self, having healthy diet, sound sleep etc.

Balancing factors: This refers to the

factors that enable to balance work and life viz: time administration, spending quality time with children, awareness of organization's policies etc.

Organizational support: This includes the extent of support and the initiative taken by the organization in implement work-life balance among employees, which includes workshop related to work-life balance, paid holiday programs, flexible working hours etc.

Motivational factors: These are the factors which inspire the employees in balancing their work and life such as family support, child care provisions, passion about the work etc.

Career Advancement: The factors affecting the career growth of an employee include denial of deputation, maternal wall discrimination, updating with latest trends etc.

Psychological factors: The factor which are psychological in nature such as management domestic pressure, stress at work place, feeling as less valuable etc.

Scope of the Study

This study is conducted in Public sectors and Private sectors at Chennai, Tamilnadu, India. The respondents involved in the study were limited only to working women's working in Private and Public sectors. Under Private sector responses were collect from IT, ITES, Private Banks, Private Colleges etc., whereas, responses from Public sector companies viz: BHEL, Electronics Corporation of India, HAL, Insurance companies, Nationalized Bank etc., were included for the research. The scope of the study is restricted to the objectives defined in the study. The list of companies/institutions of Private and Public sector under study is as shown below.

Table 1.1: List of Private Organizations

Private Companies	Nature
TCS	IT
IBM	IT
Wipro	IT
Mind Tree	IT
Yahoo	IT
Target Corporation	IT
Cisco	IT
Infosys	IT
SIGMA Info Solutions	IT
SIGMA Info Solutions	IT
STAG Software	IT
JSoft Solutions	ITES
Digitranics	ITES
Mind Teck Pvt. Ltd	ITES
Crimson logic	ITES
Pace Micro Technologies	ITES

Table 1.2: List of Public Organizations

Public Companies	Nature
BHEL	Manufacturing
Electronic Corporation India ltd	Manufacturing
HAL	Manufacturing
Oriental Insurance	Insurance
State Bank of India	Banking

Table 1.3: List of Private Educational Institutions

Company Names	Nature
Govt arts college Chennai	Education
Velammal Engineering College i	Education

Table 1.4: List of Private Non IT and ITES companies

Company Names	Nature
TD Power Solutions	Manufacturing
Engineers India ltd	Manufacturing
Deutsche Bank	Banking
Muthoot fincorp	Finance

The IT companies listed in Private sector are major players and have global presence. Employee strength is high and have Human Resources department in all location. Manufacturing companies has various department and employee with different age

and qualifications can be obtained. The Public sector companies are the major players in the respective domain. They have various departments where employees with different age and qualifications can be obtained. Public sector companies are less when compared to Private sector because of non-availability of Human Resources department.

Methodology

Data Collection:

The present research is an Comparative study and is based on primary data. A structured questionnaire was adopt for collecting primary data as also the text and notes that are available from the companies. Secondary sources include information from the journals, periodicals, magazines and the related website and the policy of the organizations related to work-life balance issues.

The Tool: A structured questionnaire was designed on six sub-scales measure personal factors, balancing factors, organizational maintain, motivational factors, career advancement factor and psychological factors. **Sample Frame:** The list of companies as mention in the table 1.1, table 1.2, table 1.3 and table 1.4 of Private sector and Public sector were considered for the study.

Sample Size: Samples of 110 responses were collected for this study. As many as 55 responses from each Public sector and Private sector were considered.

Sampling Method: As the focus of the study was on working Women's, Purposive sampling method was adopted. It is a non-probability sampling technique which was selected based on the familiarity of the population and the purpose of the studysector along with cumulative percentage is shown in table 1.4 below.

Table: 1.5 Frequency and Percentage of Employees With Respect to Sectors

Type of Sector	Frequency	Percentage	Cumulative Percentage
Public	55	50	50
Private	55	50	100
Total	110	100	

Source: Primary Data

Table : 1.6 Age Group of Private sector Employees

Age Group	Frequency	Percentage	Cumulative Percentage
25-30	14	25.5	25.5
31-35	23	41.8	67.3
36-40	13	23.6	90.9
Above 40	5	9.1	100
Total	55	100	

Source ; Primary Data

Valid	55
Missing	0
Mean	34.31
Median	33.00
Mode	33

The Table 1.6 shows the average age of respondents at Private sector is approximately 34 years. The median value signifies that almost 50% of the respondents in the sample are below 33 years of age. The most recurring age of the respondents is 33 (mode=33).

Table :1.7 Age Group of Private sector Employees

Age Group	Frequency	Percentage	Cumulative Percentage
25-30	6	10.9	10.9
31-35	15	27.3	38.2
36-40	5	9.1	47.3
Above 40	29	52.7	100
Total	55	100	

Source ; Primary Data

Valid	55
Missing	0
Mean	42.70
Median	43.00
Mode	32.00

In Public sector the average age of the respondents obtained is 43 years. As per the table 1.7, 50% of the sample is under the age group of 43 years (median=43). The most recurring age of the respondents is 32 years (mode=32).

Descriptive Statistics for Different Age Groups among Private and Public Sectors

Mean and standard deviation for each item has been listed in subsequent table and graphs. Table explains the response of sample respondents with respect to each items among Private and Public sectors.

Table 1.8, Descriptive Statistics for Responses of Age Group 25-30

Sectors Items	Private (14)*		Public (6)*	
	Mean	SD	Mean	SD
Miss quality time with your children	3.64	1.15	3.67	1.03
Enjoy your work	3.77	1.17	3	1.1
Flexibility given by director in fulfilling the parental responsibility	3.5	1.4	3.33	1.37
Work for long or late hours	1.64	.93	1.67	1.03
Benefitted by any training on WLB conducted by organization	2.08	1.67	1	0
Enough time to get updated with latest trends of your job	2.07	1.07	1	0

*number in bracket denotes the number of respondents

Interpretation: The results of table 1.8 and graph 1.1 indicate the responses of both Private sector and Public sector at age group between 25 to 30 years. Respondents of both sectors do agree that they overlook the quality time with their children to great extent (mean=3.64, mean=3.67) indicating that respondents are much precious by the balancing factors. Private sector women employees do enjoy their work to great extent (mean=3.77) while, Public sector employees are impartial in this look upon (mean=3). Both the sectors respondents show neutral responses to the flexibility given by the managers in satisfying the parental responsibility. Respondents of both Private and Public sectors do agree to some degree that they work for long and late hours (mean=1.64, mean=1.67). Private sector respondents are benefit by training or any workshop on work-life balance conduct by their organization to some extent, while Public sector response show that they are not benefitted by any of such programs (mean=1). This clearly shows that respondents of Public sector are affect by organizational factors. Hence actions have to be taken by the Public sectors to address this issue. Respondents of Private sectors get

sufficient time to get updated with the latest trends of their job to some extent, whereas Public division employees do not get much time to get updated (mean=1). Such responses in Public sector may be due to lack of career advancement programs in their organization.

Table :1.9 Descriptive Statistics for Responses of Age Group 31-35 Years

Sectors Items	Private (22)*		Public (15)*	
	Mean	SD	Mean	SD
Miss quality time with your children	3.27	1.52	4.33	1.11
Domestic pressure influence your peace of mind	3.05	1.5	3.77	1.36
Part time job is best for career growth	4.05	1.43	3.47	1.68
Enough time to sleep and exercise	2.86	1.52	2.6	1.59
Sufficient time to take care of yourself	2.68	1.13	2.53	1.3
Facing work overload that affects work-life balance	2.27	1.12	2.27	1.39

*number in bracket denotes the number of respondents

Interpretation: The table 1.9 shows the responses of both Private and Public sectors at age group between 31 to 35 years. The mean and standard deviation for each item is calculated. At this age group, the respondents miss the quality time with their kids are unbiased in Private sector (mean=3.05) and to the great degree in Public sector (mean=3.77). Hence, respondents are affected by complementary factors. Domestic pressure somewhat influence Private sector respondents (mean=3.05) and to great extent Public sector respondents (mean=3.77) indicating that respondents are much affect by psychological factors. Respondents of Private sector do agree to the great extent that doing part time job is best for career growth (mean=4.05) while, Public sector response are neutral (mean=3.47) in this regard. Both Private and Public sector respondents showed same response towards getting sufficient time to take care of themselves and to sleep and exercise. The results showed the neutral or somewhat between yes or no responses. The above age group respondents of both the sectors face work

overload which affects their work-life balance to some extent (mean=2.27).

Table :1.10 Descriptive Statistics for Responses of Age Group 36-40

Sectors Items	Private (13)*		Public (5)*	
	Mean	SD	Mean	SD
Denial of relocation affects your promotion/career growth	3.58	1.56	3.8	1.3
Enjoy your work	4.38	0.87	4	1
Satisfied with paid holiday programs of organization	3.54	1.85	3.5	1.73
Being a mother makes you less valuable as an employee	1.67	1.01	1.2	0.45
Children showing signs like distress due to lack of attention	1.62	1.19	1.6	0.89
Frequent health problems in children	1.31	0.63	1.6	0.89

*number in bracket denotes the number of respondent

Interpretation: Table 1.10 shows the responses of both Private and Public sectors. The respondents are of age group between 36 to 40 years. The respondents of both Private and Public sectors do believe that refutation of relocation or transfer affects their career growth and promotion to great extent (mean=3.58, mean=3.8) indicating respondents are much affected by career advancement factors. This age group of both sectors enjoy their work to great extent (mean=4.38, mean=4). Among the many initiatives taken by the organizations towards work life balance is the paid holiday program to which, respondents showed unbiased responses in both sectors (mean=3.5). Being a mother makes less valuable as an employee in an organization to some extent was the opinion of Private sector respondent (mean=1.67) while, it was no for the Public division. Respondents of both sectors hypothetical that to some extent children were showing the signs of anguish due to lack of attention (mean=1.62, mean=1.6). Work-life imbalance among working women's do affect their children by having ordinary health problems. But this was disagreed by responses of Private sector (mean=1.31) while, it affected to some degree in Public sector respondents (mean=1.6).

Table :1.11 Descriptive Statistics for Responses of Age Group above 40 Years

Sectors Items	Private (6)*		Public (29)*	
	Mean	SD	Mean	SD
Your family co-operate with you in performing your work	4.83	0.41	4.07	1.39
Enjoy your work	4.33	1.21	4.34	0.97
Work for long or late hours	4.17	0.75	3.38	1.52
Motherhood is hindering your career growth	2.67	1.37	1.86	1.3
Children showing the signs of distress due to lack of attention	2	1.55	1.97	1.43
Facing maternal wall discrimination	1.67	0.82	1.32	0.86

*Number in Bracket Denotes the Number of Respondents

Interpretation: The responses from Private and Public sectors above 40 ages are shown in table 1.11 Mean and standard deviation has been calculated for every item of Private and Public sector. Respondents from Private sector completely agrees that their family support and co-operates with their work (mean=4.83) while, Public sectors respondents are of opinion that not totally, but to great amount their family supports them (mean=4.07). Respondents of together sectors do enjoy their work to great degree (mean=4.33). Private sector respondents of this age group work for long and late hours (mean=4.17) while, almost similar response is obtained in Public sector (mean=3.38). Hence, respondents of both sector are affected by the organizational factors. Private sector respondents articulated not to some extent or to great extent (neutral) motherhood is hinder their career growth (mean=2.67) while, to some extent for Public sector respondents (mean=1.86). Respondents of both sectors determined that to some extent their children showed the signs of anguish due to lack of attention. To some extent Private sector respondents face maternal wall discrimination (mean=1.67) while, no such issue in Public sector (mean=1.32).

Same Response irrespective of Age

The study reveal that respondents of all ages in both Private and Public sectors

demonstrate similar responses for the below items.

1. Time management is important in complementary work and family life.
2. Family co-operates with you in performing arts your work.
3. Work-life imbalance is one of the reasons in delaying of child birth.
4. Facing maternal wall bias at organization.

Findings and Conclusions

Work-life balance is a subject which is concerned about all the executives in the organization. HR profession's concern for better workplace is to address the work-life balance issue and create a great place to work.

The study reveals that in the age group of 25 to 30, employees of both Private and Public sectors enjoy their work and are happy working with/under their managers. This way they are influenced by the motivational factors. On the other side employees are not benefitted by the workshops on work-life balance, they do not get enough time to get updated with latest trends in their job. This means organizational support factors affects their work-life balance. Public sector lags at the back in terms of providing training or conducting workshop on work-life balance and career advancement programs when compared to Private sector. At the age group of 31 to 35, employees of both Private and Public sectors are affect by the balancing factors, psychological factors and personal factors. While attractive up part time job which is part of career development factors doe's pressure their work-life balance. In the age group of 36 to 40, employees of both sectors are not much distress by the psychological factors and they enjoy their work. But they are affect by career advancement factors. Women above 40 years of age in both sectors are not much affect by personal, balancing and motivational factors but are greatly affected by career advancement

and organizational support factors.

Scope for Further Research

1. The study was conducted in Chennai city only but can also be done across cities.
2. The study was based on age of the respondents, further studies can be done on educational qualification, designation etc.
3. The study was conducted only on working Women's but can be extended to working men.

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ROLE OF SUGAR INDUSTRIES IN INTERNATIONAL TRADE

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ABSTRACT

In terms of the macro-economic assumptions underpinning the Outlook, exchange rates are a key factor affecting the sugar market. Over the forecast period, the USD is assumed to strengthen against the majority of currencies, enhancing the competitiveness of major sugar exporters on the world market, especially Brazil. In contrast, a few deficit countries located mainly in Asia (China, Korea, Japan, Malaysia), will benefit from a firming of their exchange rates against the USD, making imports less expensive when denominated in local currencies. International sugar prices fell by more than 30% in 2014. The prospect of a global sugar production deficit has led to a price increase at the start of the current season, but with stocks still at comfortable levels, the price increase is expected to average slightly above 2% in the 2015 marketing year. Indeed, there has been a slowdown in output growth since 2013, and global sugar production is expected to fall by about 5 Mt in 2015. Given steady growth in global consumption, this should put an end to the surplus phase. Increases in sugar production are foreseen in Brazil (the leading producer and exporter), Australia, the Russian Federation and Thailand, but two main producers, India and the European Union, will see a decrease. After four years of replenishing global stocks, the stocks-to-use ratio should begin to decline at the start of the 2016-25 outlook period. The sugar sub-sectors in many developed and developing countries will continue to benefit from domestic policy support measures such as high import tariffs, tariff rate quotas, and minimum price support. These policies will continue to distort markets and contribute to the relatively elevated level of market volatility. However, new policies will liberalise the sugar market to some extent, such as the abolition of sugar quotas in 2017 in the European Union and the deregulation of sales of sugar in the open market in India.

Keywords: Sugar Industry, International Market, Sugar Production.

Introduction

The continuation of in place domestic policy measures as well as Brazil's sugarcane production prospects will continue to largely influence the sugar market over the medium-term. World sugar prices, when denominated in US dollars, are not expected to increase

much as production prospects should be able to satisfy a growing world demand, notwithstanding WHO recommendations to reduce daily "free" sugar intake to less than 10% of total energy intake.

Objectives of The Study

1. To study the process of sugar industry.

2. To analyze the Growth of sugar industry at global market.
3. To study the productivity of Sugar Industry.
4. To study of top sugar Production country at International Market.

Sources of Data

The study is mainly based on secondary data through various journals, magazines, Books and Newspaper etc.

Scope of The Study

The present study mainly focus on the growth and productivity of sugar industries. In India the growth of the sugar industry plays an important role in achieving its productivity among the world the study is based on production information.

Need of The Study

The Indian sugar industry as green industry its future determines the livelihood of millions of farmers. The growth of these Industries plays a prominent role in the economic development of the nation. The growth of an industry is based on its success and productivity. It is the primary test of the success of an industry. The consumers and the government are directly or indirectly involved in this industry. If the productivity is more, there will be the technological innovations and the economic will be growth high. The productivity and efficiency mainly depend upon the age and region of the industry. Productivity and better efficiency help to set the industry in the pace of its higher growth. The analysis of productivity has necessities to increase certain industries' economic position. So, this study and an attempt was made to focus its measures by growth and productivity of the companies.

Indian Sugar Industry

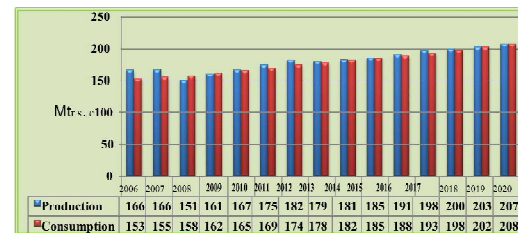
Maharashtra is traditionally the leader when it comes to sugar production in India. Before Maharashtra, Uttar Pradesh was the leader. There are several reasons as to why

Maharashtra occupies this place in the pantheon of Indian states that produce sugar. The state has a longer crushing period compared to other states and its rate of recovery is also significantly higher. Maharashtra currently has almost 25 percent of the sugar mills operating in India and it accounts for nearly 30 percent of the entire sugar produced in India. In fact, the sugar mills in Maharashtra are supposed to be the biggest in the country. Most of these mills are located at the river valleys in the western stretches of the Maharashtra Plateau. Ahmednagar is among the leading centre of sugar production along with Kolhapur, Pune, Satara, Nashik and Solapur.

World Sugar Market

World Sugar Production and Consumption

Fig: 1. Shows World Sugar Production and Consumption



Source: Organization for Economic Cooperation and Development (OECD) & Food and Agriculture organization (FAO), 2016.

Fig No: 1 shows the Evolution of world sugar production, consumption and stock for the period from 2005-2006 to 2020-2021. It is inferred that the sugar crops in many parts of the world are projected to expand in response to rising demand with relatively high market prices. There is a steady increase in production from the year of period of 2005-2006 to 2020-2021. World sugar production is expected to increase by 50 million tons to reach over 209 million tons in 2020-2021. The bulk of the additional sugar production will come from the developing countries.

Contribution of Sugar Industry at Global Market

- ✓ Brazil's sugar sector has faced financial problems for several years, but will benefit from the weakness of the Brazilian real. Government policies continue to support ethanol production from sugarcane, but the share of sugarcane devoted to ethanol production should slightly decline over the outlook to 57%. This will displace sugar sales in domestic and export markets. Globally, a higher share of sugarcane production will be devoted to producing ethanol, rising from about 20.7% during the base period to 22.3% in 2025.
- ✓ Global sugar production, despite an expected fall in the coming season in some producing countries, should rise over the course of the decade, sustained by demand growth and a reduction in stocks. Over the ten-year period, the growth in production is foreseen to average 2.1% per annum (p.a.), with production reaching 210 Mt by 2025, an increase of around 39 Mt over the base period (2013-15). Most of the additional production will originate in countries producing sugarcane rather than sugar beet, and the main driver of output growth is area expansion, notably in Brazil, even though yield improvements are foreseen for sugar crops and sugar processing in some other producing countries (India and Thailand).
- ✓ The anticipated growth in world sugar demand for the next decade is steadier with an increase of 2% p.a. resulting in a decrease of the stock-to-use ratio from 45% in the base period to 39% in 2025. However, the growth in demand is mixed with nearly no growth in the matured developed countries and stronger prospects in developing countries, in particular Africa and Asia. In developing countries with high sugar calorie intake, no noticeable changes in consumer habits are foreseen, as sugar is an available, cheap source of energy, which is easy to transport and store.
- ✓ In the face of growing global demand, sugar exports are likely to expand in countries that have modern their sugar sub - sector in recent years (e. g. Australia, European Union, and Thailand). Brazil will remain the world's major producer and exporter, but lose market share at the start of the period, opting for more profitable ethanol production in the short-term. Favorable currency terms should encourage investment.
- ✓ Overall, Brazil's share of world sugar exports is expected to decline at the start of the projection period before recovering to a level close to that achieved during the base period (41%). On the other side, imports will remain diversified, mostly driven by demand from Africa and Asia. Over the medium-term, the interaction between the sugar market and other sectors such as the feed sector, biofuels, and other caloric sweeteners will generate feedback effects.

World Sugar Price

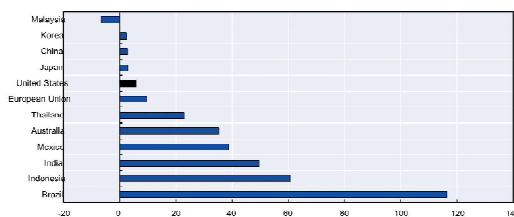
World sugar prices are low at the start of the Outlook period and are projected to stay low in the short term before strengthening moderately in the following years. By 2025, they will be higher than the 2013-2015 base period in nominal terms, but lower when expressed in real terms. The nominal world raw sugar price is projected at USD 342/t (USD 15.5 cts/lb) and at USD 425/t (USD 19.2 cts/lb) for white sugar, in 2025. The white sugar premium, although increasing in the current period due to rising import demand in Myanmar and Sudan, is expected to undergo a squeeze in 2017, as the abolition of the EU sugar quota allows for further exports of white sugar on the world market. The resultant downward pressure on price will encourage producers to switch to exporting more raw

sugar rather than white sugar, which in turn will stabilise the premium towards the end of the period (USD 83/t versus USD 85/t during the base period). Sugar price volatility should diminish over the forecast period, largely due to low production costs and the change in Indian sugar policy, implemented in 2013. India is the world’s largest consumer and second largest producer of sugar, but has suffered cyclically from deficits and at these times has relied on imports to meet demand when needed. Today, however, Indian growers receive a “fair and remunerative” level of guaranteed cane price. This helps regulate sugarcane production and maintains a better market balance.

After five years of production increases, a production deficit was experienced in 2015. While there are increases in sugar production in Brazil and other smaller producing countries such as the Russia Federation, South Africa and Australia, these are offset by decreases in Europe and some key Asian countries. Over the forecast period, stocks are expected to diminish and remain low for several years.

✓ Brazil, the largest sugar producer and supplier, will continue to play a key role on world markets, but its dual use of sugarcane as a feedstock for ethanol and for sugar production will continue to be affected by relative price competition between the export-oriented market for sugar and the largely domestic ethanol market. It is projected that sugarcane will account for about 86% of sugar output over the next decade. Brazil will maintain its leading position on the sugar market although high levels of debt are expected in the sector for several years at the start of the outlook period due to difficulties linked to unfavourable weather and economic conditions (higher overseas debt denominated in US dollars due to mechanisation, increases in wages, and limited access to credit). Bankruptcy rates have gone up as mills face mounting debts in the face of lower returns. Supported by the Brazilian government, hydrous ethanol production, which allows for a quicker return, has become since 2012 more profitable than sugar. However, although benefiting from a favourable exchange rate, it is foreseen that a lack of renewed plantings and investments in the sugar sector will persist for a couple of seasons. Taking into account the continued fiscal policy for fuels, depreciation of the currency, and assuming no weather shocks, it is foreseen that production will return to its previous high levels after 2021 and reach 42 Mt at the end of the projection period.

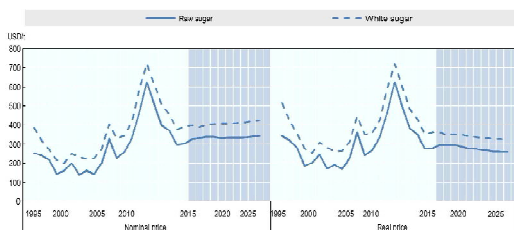
Fig No. 2 Change in world nominal raw sugar prices when denominated in selected national currencies



2025 vs. 2015-16

Source: OECD/FAO (2016), “OECD-FAO Agricultural Outlook”, *OECD Agriculture statistics* (database),

Fig No 3. World sugar prices



Source: OECD/FAO (2016), “OECD-FAO Agricultural Outlook”, *OECD Agriculture statistics* (database),

Top Sugar Production Country at International Market

- ✓ In the Russian Federation, Egypt, the Ukraine, and the European Union following the abolition of quotas in 2017. For sugarcane and sugar beet production, most of the increases are projected to come from higher yields and area expansion, and, in the European Union, a lengthening of the beet slicing period. The share of sugarcane allocated to ethanol will continue its upward trend, and 22% of sugarcane in 2025 will be allocated to ethanol production (from 21% during the base period). Conversely, the share of sugar beet allocated to ethanol (5%) will decrease slightly to 3%.
- ✓ In Asia, India, Thailand and the People's Republic of China (hereafter "China") are the top three sugar producers. Sugarcane production in India, the leading producer of the region, is expected to expand, driven by sugar and ethanol policies. The recent sugar policy reform provides greater reliability in terms of prices paid to farmers and abolishes marketing constraints put on sugar mills. The latest supporting policy for ethanol also provides renewed incentives to expand sugarcane production and processing capacities. Indian sugar production is expected to reach 32.8 Mt in 2025, about 23.6% above the level of the base period 2013-15.
- ü Thailand has produced large sugarcane crops following the sugar in production in 2010 and since 2014 is the second largest producer of the region, although drought did affect yields in 2015. Assuming normal weather conditions, Thailand is expected to maintain its market position, despite a slower pace of production growth in medium term as opposed to recent years. Indeed, as sugarcane expansion reaches areas less suitable for production, yields becomes more volatile,

Conclusion

The study brings out the fact that production of sugar industries is more effective. It is due to effective utilisation and modernisation of available resource. The northern region has positive growth in terms of output as compare to southern region. The growth of sugar industry plays a prominent role in the economic development of nation.

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EMOTIONAL INTELLIGENCE AND ACADEMIC ACHIEVEMENT OF HIGHER SECONDARY SCHOOL STUDENTS

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ABSTRACT

This study is aimed at assessing the impact of gender and nature of schools on Emotional Intelligence and Academic Achievement of Higher Secondary School Students, besides the relationship between emotional intelligence and academic achievement. The results showed that there is no significant difference in emotional intelligence and academic achievement between subsamples based on gender and subsamples based on the nature of school. Also, no relationship between emotional intelligence and academic achievement of Higher secondary school students was found.

Keywords : *emotional intelligence, academic achievement, intelligence, practical intelligence, personal intelligence, emotional creativity.*

Introduction

Research studies have established that emotional intelligence and study skills play a prominent role in academic achievement. Emotional Intelligence is a relevant area of research in the Indian context. The growing interest in the construct of emotional intelligence can be attributed to the recent theories taking broader conceptualization of intelligence. Emotional Intelligence can be included as a member of emerging group of potential 'hot' intelligence that includes social intelligence, practical intelligence, personal intelligence and emotional creativity. Each of these forms a coherent sphere that partly overlaps with emotional intelligence, but separates human abilities in different ways. The present study tries to examine the

relevance of the concept of emotional intelligence and its impact on academic achievement.

Emotional Intelligence allows us to think more creatively and use our emotions to solve problems. Daniel Goleman believes that Emotional intelligence appears to be an important set of psychological abilities that relate to life success. It is empathy and communication skills as well as social and leadership skills that will be central to your success in life and personal relationships.

Daniel Goleman argues that men particularly need to develop emotional skills and gives many examples of men with high intelligence who were not successful because they had problems with their people skills. He

found from his research that people with high emotional intelligence generally have successful relationships with family, friends and fellow workers. They are also successful because they persist in the face of setbacks and channel their emotional energy towards achieving their goals.

Academic achievement refers to the knowledge attained or skill developed in the school subjects usually designed by test scores or by marks assigned by teachers. It generally means the quality and quantity of mastery of the curriculum by students.

Academic achievement nevertheless depends upon so many variables. The relation between the emotional intelligence and academic achievement of the students of higher secondary course was investigated.

As far as this study is concerned, the investigator used the term 'Academic Achievement' to refer to the academic performance of the students in the examinations conducted by individually or jointly by the schools. For academic performance of the students, the scores (marks) obtained by the students in the examinations conducted in schools were considered.

Objectives

The following are the objectives of the present study.

1. To study the academic achievement of the students of higher secondary course.
2. To investigate the trait-wise emotional intelligence of the students of higher secondary course.
3. To study the whether there is any relationship between Emotional Intelligence and academic achievement of the students at the higher secondary level.

Hypotheses

1. There is no significant difference among the higher secondary level students of government, aided and self-finance institutions in their emotional intelligence traits.

2. There is no significant difference between the mean achievement scores of the students of government and aided higher secondary schools
3. There is no relationship between the emotional intelligence and academic achievement of the students of higher secondary schools

Methodology

Sample

The sample selected by the investigator represents the student population studying the higher secondary course in higher secondary schools of Calicut district in the Kerala state. The investigator applied stratified random sampling procedures to ensure adequacy of sample in each level of the independent variables selected for the analysis of collected data. This satisfies the assumptions of parametric statistics used in this study.

Tools

To measure the Emotional Intelligence the investigator used **Student Emotional Intelligence Scale (SEIS)** and in addition to this research tool, students academic achievement was also collected for which the quarterly examination marks (scores) were taken into account,

Statistical Techniques

Mean, Standard deviation and 't' tests with regard to Emotional Intelligence and Academic Achievement were calculated for students and nature of schools and the correlation was also calculated between Emotional Intelligence and Academic Achievement of Higher secondary schools students.

Analysis and Interpretation

Table 1 Comparison of Academic Achievement Scores of Government and Aided Higher Secondary School Students

Nature of institution	N	Mean	SD	't'	Result
Government	200	48.87	19.969	0.196	Not Significant
Aided	200	48.505	17.1602		

The calculated value 0.196 is less than the table value. This reveals that there is no significant difference between the mean Academic achievement scores of the students of Government and Aided institutions.

Table 2 Comparison of Academic Achievements Scores between Students of Government and Un-Aided Higher Secondary Schools

Nature of Institution	N	Mean	SD	't'	Result
Government	200	48.87	19.96915	0.023	Not Significant
Un-Aided	200	48.505	17.1602		

The calculated value 0.023 is less than the table value. This reveals that there is no significant difference between the mean Academic Achievement scores of the students of government and un-aided institutions.

Table 3 Comparison of Academic Achievements Scores between the Students of Aided and Un-Aided Higher Secondary Schools

Nature of institution	N	Mean	SD	't'	Result
Aided	200	48.50	19.96915	0.226	Not Significant
Un-Aided	200	48.87	17.1602		

The calculated value 0.226 is less than the table value. This reveals that there is no significant difference between the mean Academic Achievement scores of the students of aided and unaided institutions.

Table 4 Analysis of Trait- Wise Mean Emotional Intelligence Scores of the Male and Female Higher Secondary School Students

S.No	Traits of Emotional Intelligence	Male	Female
1	Intrapersonal	34.35*	33.79**
2	Interpersonal	33.29*	33.42*
3	Adaptability	34.74*	34.64*
4	Emotion management	35.24**	34.27*
5	Social competence	37.5**	37.03**
	Grand Total Traits Average	35.03	34.76

** Greater than GTTA – strong * Less than GTTA - weak

The above table indicates the Emotional Intelligence scores obtained by the male and female students in different traits of Emotional Intelligence. From the above scores, it is identified that the male students have maximum mean score 37.5 in the social competence and minimum score 33.29 in the Interpersonal. The Grand Total Traits Average of all the five traits of Emotional Intelligence of male students is 35.03. The female students have maximum mean score 37.03 in the traits of Emotional Intelligence – Social competence and minimum score of 33.42 in the traits of Emotional intelligence-Interpersonal. The Grand Total Traits Average of the five traits of Emotional Intelligence for the female students is 34.76.

Table 5 Comparison of Emotional Intelligence Scores of Students of Government and Aided Higher Secondary Schools

Nature of institution	N	Mean	SD	't'	Result
Government	200	33.26	4.66	3.3720	Significant at 0.01level
Aided	200	34.92	5.16		

The calculated value 3.3720 is higher than the table value. The test of significance between the mean scores the students of Government and Aided institutions reveals that there is a significant difference between mean Emotional Intelligence scores of the students of Government and Aided institutions at the higher secondary level.

Table 6 Comparison of Emotional Intelligence scores of Students of Government and Un-Aided Higher Secondary Schools

Nature of Institution	N	Mean	SD	't'	Result
Government	200	33.26	4.6670	1.7082	Significant at 0.01level
Un-Aided	200	34.04	4.4629		

The calculated value 1.7082 is higher than the table value. The test of significance

between the mean scores the students of government and un-aided institutions reveals that there is a significant difference between mean Emotional Intelligence scores of the students of government and un-aided institutions at the Higher secondary level.

Table 7 Comparison of Emotional Intelligence scores of Students of Aided and Un-Aided Higher Secondary Schools

Nature of institution	N	Mean	SD	t	Result
Aided	200	34.92	5.16	1.8229	significant at 0.05level
Un-Aided	200	34.04	4.46		

The calculated value 1.8229 is higher than the table value. The test of significance of difference between the mean scores of the students of aided and un-aided institutions reveals that there is a significant difference between mean Emotional Intelligence scores of the students of aided and un-aided institutions.

Correlation Analysis

In this section, the investigator made an attempt to find out the relationship between the Academic Achievement and Emotional Intelligence of Higher secondary school students.

Table 8

Variable	Number of Students	Coefficient of correlation('r')	Result
Academic Achievement	600	0.175	Negligible Relationship
Emotional Intelligence	600		

Analysis of Relationship between the Academic Achievement and Emotional

Intelligence of Higher Secondary School Students

The table explains the relationship between the Teacher Academic Achievement and Emotional Intelligence of the students of Higher secondary schools. The correlation coefficient between the Academic Achievement and Emotional Intelligence of Higher secondary level shows no relationship and therefore, the null hypothesis "There is no relationship between Academic Achievement and Emotional Intelligence of Higher secondary school students" is accepted.

Conclusion

It is generalized that the nature of the institution has not influenced the emotional intelligence and academic achievement of higher secondary schools students. No relationship between Emotional Intelligence and Academic Achievement of Higher Secondary School Students was identified. As the present study was confined to the nature of school and gender only, the study has a lot of limitations and several constraints that were not taken in to consideration.

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TAMATTE PERFORMANCE IN KARNATAKA

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ABSTRACT

In Karnataka, 'Tamatte' is made of the timber obtained from 'Punavamara' or 'Sikkarevumara' or 'Halisenamara'. The instrument is made of four pieces of wood and they are joined together to make a cylindrical structure of circumference 3 to 4 feet. This is attached to the skin of goat or buffalo which are considered to be heavier than the skin of most other domestic animals. In northern parts of Karnataka, the size of the parai is so large the diameter is about 5" – 6" that is cannot be carried in hand and therefore it is made to roll on the ground and the performers run along with the 'tamatte' beating it.

Keywords : Tamatte, Madhika, Aadhikarnataka, Kekkelige, Kalige, Tappatte, Parai, Palage

Introduction

Man is a social animal. He prefers to live in groups for the purposes of safety and enjoyment. Every group has a set of customs, beliefs and codes of conduct. They pursue a profession to fulfill the basic needs. After fulfilling the basic needs like food and shelter he engages himself in some activities to refresh himself. This may be playing music, dancing, sports activities, etc. This serves as a comic relief in a tense drama.

'Tamatte' used by 'Madhika' and 'Aadhikarnataka', is a very popular musical instrument in Karnataka. 'Tamatte' is also known as 'Kekkelige' 'Kalige', Tappatte, Padadha and 'Parai' in Karnataka. In some parts of Karnataka 'Palage' (The term used in Telugu) is the name given to 'tamatte'.

The tamatte is performed generally on the following occasions:

1. Festival (jâtre)

2. Procession (uthsav)
3. Folk plays (kunitha)
4. Celebrations (hubba)
5. Street Plays (bayalatta)
6. Funeral (marana)
7. Marriage (madhuve)
8. Maravana (Kekkelige)
9. Socially useful purposes (During the spread of cholera, nere, mumtada, dhakshna echcharike)

Tamatte in Literature

The reference to 'Tamate' can be traced to the literature of 9th century AD. 'Ottaaraathane', 'Allamma Vasana', 'Basavanna Vasaganalu and Jeevavandhara Charitra' refer to 'tamatte' but they refer to tamatte as 'pare' or 'kare'

Tamatte is referred to as 'Tappatte' or 'Thambare' in the following literary texts:

‘Charathkumara Charitra’, ‘Sobahina Jone’, ‘Raghavanga Charitre’, Chinnabasavapurana, Paradhesa Vaibhava, and ‘Siddarama Charitra’⁵

Tamatte and Culture

After the harvest, the famous are free. Then they organize festivals / celebrations. On the occasions of helping devotees to get excited by the blessings of god, pulling the car, gods’ processions tamatte is played. Hatthi Muniappa habba, Chamundi habba, Ganapathi habba, Mariamma habba, Kaliaamma habba and Madheswara habba are some of the festive occasions provide for the play of tamatte⁶.

Tamatte is played in front of the temples, to seek the blessings of the god, while pulling the ‘temple car’ and during the procession of gods and goddesses.

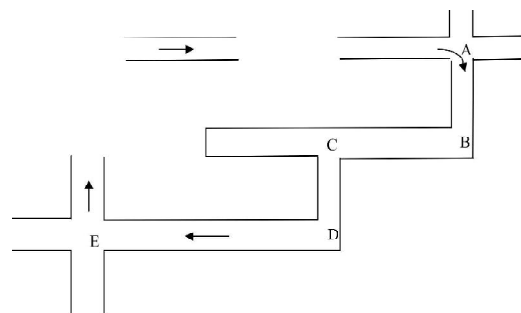
In Karnataka, tamatte plays a significant role in the cultural activities of common man. The optimum season for the use of tamatte begins in March and continues for six months (ie. till August). Tamatte is played in most of the festivals celebrated in Karnataka. Kathi Muniappa Hubba, Chamundi Hubba, Ganapathy Hubba, Mariamma Hubba, Kaaliamman Hubba and Maadheswara Hubba are some of the festivals where tamatte is played.

Kathimuniappa

‘Kathimuniappa’ is a folk god. The celebration of Kathimuniappa habba is an important festival in places around Mysuru. Tamatte players assemble in front of the temple and worship god seeking his blessings. Then they are given ‘Prasada’ (Kumkum, etc.) by the temple priest. Then they worship the musical instrument and start playing them (tamatte and other instruments). (As reported by velu, a tamatte player). Then the procession of the god starts moving around the important street of the village accompanied by tamatte players. They play the music for sometime

standing for about fifteen numbers at the junctions where the streets meet and in front of the houses of the popular and powerful villagers (village head man, member, panchayat).

The routine described in the afore mentioned paragraph gets repeated in chamundi temple festival. Anjaneya Hubba, Kaliaamma Hubba and Madheswara Hubba.⁸



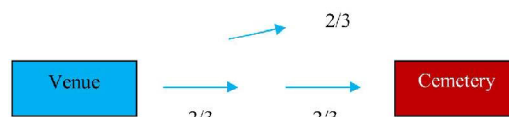
A, B, C, D, E are places where the players stand for some time and play music to their best.

Vinayaka Chadhurthi

Vinayaka Chadhurthi is celebrated for about a month in Mysuru. Money is collected from the public. Everybody in a given locality common man to very important personalities according to their status and affection for the god. The money thus collected is to by idols of vinayaka, to decorate it and to arrange for its procession on a selected day.

During the procession of ‘Vinayaka’ around the village and also when it is taken out of the village to nearby water body to get the idol dissolved the tamatte players accompany the processionists playing tamatte along with other musical instruments.

Tamatte during Funeral



In Karnataka there is no decorative shelter

(Pandal / Shamiana) erected in front of the house of the deceased (as found in some parts of Tamil Nadu). Where the visitors and the tamatte players can accommodate themselves comfortably. A small simple shelter with tarpaulin is the usual arrangement made.

On the occasion of funeral two tamatte players and one 'daase' player will be engaged. They will play very mildly some melodies tunes.

In some places the tamatte players are assigned the job of bathing the dead body and making it ready to be placed in a sitting position. In some other places the tamatte players are not allowed even to touch the dead body. This additional assignment of bathing the dead body depends on the community of the deceased.

While taking the corpse to the cemetery / burial ground at the places where two or three streets meet the tamatte players play the tunes faster and louder. In all other places only melodies tunes are played. Even during the performance of last rite at the burial ground only soft melodies tunes are played by the tamatte performers.

There is no elaborate observable procedure to be followed meticulously by the tamatte players observed in Tamil Nadu during the funeral.

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WOMEN ENTREPRENEURSHIP IN INDIA

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Maharashtra State.

ABSTRACT

The role of Indian women has undergone changes from era to era, while within the eras themselves there have existed simultaneous contradictions. Then came a time when the order of world changed. A new form and a new structure emerged. This took thousands of years and tears of millions of women who with courage moved the mountain of debris of beliefs and freed themselves from the chains and restraints of centuries. Anil Bhardwaj, secretary general, Federation of Indian Micro and Small & Medium Enterprises (FISME) estimates women Entrepreneurs at a tenth of the Indian Entrepreneur universe - currently there are 1.3 / million SSIs and 9.1 million registered SMEs - in India, with the percentage growing every year. But for these women, it has also been about breaking tradition and overcoming long-held socio-cultural mindsets. The Indian women Entrepreneurship, thus has the ideal climate for exhibiting her talents, the government does have the responsibility to improve the lot of women in economic life and prepare them to participate in industrial estates as Entrepreneurs. On their own part, Indian women must be ready to reach out for new jobs, new responsibilities and new experiences. Since the turn of the century the status of women in India has been changing due to growing industrialization and urbanization. Over the years, more number of women is having higher education, technical education and professional education. This may be depicted as under.

Keywords: Women Entrepreneur, Problem, characteristics.

Introduction

Entrepreneurs are those who initiate, organize and run a business enterprise. Schumpeterian concepts about business Entrepreneurs are the women, who innovate, initiate or adopt a business activity. Now a day's women have themselves as good entrepreneur in various fields. It is the process of starting a business or other organization. The entrepreneur develops business model, acquires human resources and is fully responsible to its success or failure. In shots

entrepreneurs are those who initiate, organize and run a business. They run beauty parlors, switching shops, boutique etc. and in last decade the active participation is in trade, restaurants, hotels, education, cultural, cleaning insurance and manufacturing.

Concept of Entrepreneur

The word 'Entrepreneur' originates from the French word "Entreprendre" (to undertake), in the early 16th century. It was applied to persons who engaged in military or

civil engineering services, but during 18th century the word 'Entrepreneur' referred to economic activities. (P.F. Drucker) India is a land of enterprises where almost 70% of the population is still self-employed. It is very essential to develop women entrepreneurship to some long term economic development problem, unemployment, unbalanced area of development concentration of economic power and for growth of per capita income." The Government of India' has defined woman Entrepreneur as "an enterprise owned and controlled by a woman having a maximum financial interest of fifty one percent of the capital and giving at least fifty one percent of the employment generated in the enterprise to women."

Methodology: For the study a specific framework has been used for collection of data from the secondary source. The secondary data has been collected from the various publication and from the various books and journals.

Characteristics of Indian Women

- 1) **Creative Mind Capacity:** Innovations, imitations. **Women Entrepreneurship** is inherent. Women are naturally endowed with the qualities of **Entrepreneurship**. By birth women are with full of energy and positive attitude. Their mind is creative and having inner strength.
- 2) **Strong-mindedness:** Rising every time you fall, Is the prime motto that can be seen in a lady's life? Adjustment in a new family after marriage, demonstrates her level of patience. The process of upbringing a child with good habits, sanskars and education represents a lady's patience.
- 3) **Skill of Creating New Ideas:** It refers to the imaginative approach or original ideas with competitive market. Well-planned approach is needed to examine the existing situation and to identify the Entrepreneurial opportunities. It further implies that women Entrepreneurs have association with

knowledgeable people and contracting the right organization offering support and services.

- 4) **Hardworking:** Enterprising women have further ability to work hard. Imaginative ideas have to come to a fair play. Hard work is needed to build up an enterprise. At home servants may come or not, country may go on strike, may be if a lady is suffering from sickness, her enthusiasm and affection to dear ones, make her work throughout the day.
- 5) **Persistence:** Women Entrepreneurs must have an intention to fulfill their dreams. They have to make a dream transferred into an idea enterprise; Studies show that successful women work hard. Without any pain or much regrets a lady keeps on working hard to make her child successful.
- 6) **Power Management, administration and control :** Ability to the proficiency in planning making forecast estimates and calculations, saving out of small family income, to decorate her home, keep the relations continued, keep the family honor, fulfill desire of kids and elderly people at home, save for education marriage of children and above all build a ashiana for her family. A woman with a compassionate heart has great influence.
- 7) **Smartness and Boldness:** The desire refers to the willingness to take risk. Undertaking a risk and handling of economic uncertainties involved in business. Every woman undergoes a risk of life to bring life into this world.

Women Entrepreneur in India

Across centuries & across time the role of women remains rooted into' eternity. It forever remains the same and at the same time goes through many transitions. It takes centuries for women's roles to unfold in different forms, shapes & size and to move in new directions. There are some locales where women live in a

bygone century chained & shackled to the social structures and coding and wishes of other who carve a code of conduction stone where as there are other locales where women struggle to find freedom and space to define their roles in a new context with new occupation and build a new path for their lives. The role of Indian women has undergone several changes throughout the centuries while within the centuries while the centuries itself there have been existed simultaneous contradiction. There came a time when the order of world changed. This took many years of struggle and efforts of millions of women who worked hard to gain there position in society.

Now as the corporate world celebrates the rise of women in its ranks, thousands of women Entrepreneurs are working hard to prove that even when it comes to starting and sustaining a business, they are second to none. When it comes to success, they are as good as men, if not better. Anil Bhardwaj, secretary general, Federation of Indian Micro and Small & Medium Enterprises (FISME) estimates women Entrepreneurs at a tenth of the Indian Entrepreneur universe - currently there are 1.3 / million SSIs and 9.1 million registered SMEs - in India, with the percentage growing every year. But for these women, it has also been about breaking tradition and overcoming long-held socio-cultural mindsets. Even professionally they have confined their activities to such areas as teaching, office work, nursing and medicine. It is rarely that they enter professions like engineering and business. The majority of the self employed women are engaged in the unorganized sector like cultural, handicrafts, handloom and cottage based industries. The New Industrial Policy has stressed the importance of Entrepreneurship among women. The New Industrial Policy concedes that merely making large resource allocation for women within the prevailing pattern and structure of development would not

yield the desired results. The policy has the strategy for the holistic development of women that will develop their personality and at the same time improve their economic and social conditions. This policy, with the end in view, has redefined "Women's Units" as units in which they had a majority share-holding and management control.

The Indian women Entrepreneurship, thus has the ideal climate for exhibiting her talents, the government does have the responsibility to improve the lot of women in economic life and prepare them to participate in industrial estates as Entrepreneurs. On their own part, Indian women must be ready to reach out for new jobs, new responsibilities and new experiences. Growing industrialization and urbanization has totally changed the station of a woman. Since the turn of the century the status of women in India has been changing due to growing industrialization and urbanization. In the last few decades, the percentage of women pursuing higher education, technical education and professional education has extremely increased. Over the years, more number of women is having higher education, technical education and professional education. This may be depicted as under.

Table 1 Women Entrepreneurship in India (2010)

State	No. of Unites Registered	No. of Women Entrepreneurs	Percentage
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujrat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842*	28.38
Other States & UTS	14576	4185	28.71
Total	57452	18848	32.82

From the above table, it is clear that U.P., Karana, Gujarat are the leading role while M.P., Karnataka, are some states shows the slow vote of women Entrepreneurship.

TABLE 2 Some Main Women Entrepreneurs in India (2010)

Enterprises	Name Of Women Entrepreneurs
1. MahilaGrihUdyog	LizzatPappad (7 ladies started in 1959)
2. Lakme	Simon Tata
3. Shipping Corporation	Mrs. SumatiMorarji
4. Exports	Ms. Nina Mehrotra
5. Herbal heritage	Ms. Shahnaz Hussain
6. Balaji Films	Ekta Kapoor

Problems of Women Entrepreneurs In India

The problems normally faced by the women Entrepreneurs in India are as under:

i. Discriminatory Approach of Financial Institutions

The financial institutions are skeptical about the Entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women Entrepreneurs.

ii. Little Access

Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money. The women Entrepreneurs are suffering from inadequate financial resources and working capital. The women Entrepreneurs lack access to external funds due to their inability to provide tangible security.

iii. Lack of Support

Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. Moreover the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

iv. Responsibilities of house

Having primary responsibility for children, home and older dependent family members,

few women can devote all their time and energies to their business. The financial institutions discourage women Entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.

v. Low Lever of Management Skill

Another argument is that women Entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially; the marketing and sales side of business, here there is more probability for business fallacies like the intermediaries take major part of the support or profit.

vi. Gender Factor

The male-female competition is another factor, which develop hurdles to women Entrepreneurs in the business management process. Despite the fact that women Entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male Entrepreneurs women have to face constraints from competition.

vii. Ignorance

Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women Entrepreneur's business adventures.

viii. Lack of Confidence

Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-

level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic decision making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members.

ix. No Skill based education

The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

x. High Production Cost

Finally high production cost of some business operations adversely affects the development of women Entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women Entrepreneurs from venturing into new areas.

Conclusion

Few are leading women Entrepreneurs like MhilaGrihUdyog-LizzatPappad, Simon Tata-Lakme, Ms. Shanaz Hussain-Herbal Heritage and Ekta Kapoor-Balaji Films which have become much popular in India. Their contribution in socio-economic growth is remarkable. Even though female Entrepreneurship and the formation of women business networks are steadily rising, there are a number of challenges and obstacles that female Entrepreneurs face. One major challenge that many women Entrepreneurs may face in the traditional gender-roles society may still be difficult to surpass these conventional views. Other than dealing with the dominant stereotype, women Entrepreneurs are facing several obstacles related to their business.

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men and have proved that they are second to no one with respect to contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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DOES TRAINING INCREASES EMPLOYEE TURNOVER?

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ABSTRACT

Training plays an important role in the socialization process of employees. Employees enter an organization with many expectations and desires. When these expectations and desires are fulfilled, the employee feels satisfied, resulting in a more committed employee. Many business leaders worry that improving the skill set of employees makes them more attractive to competitors, it is very expensive to fill the vacancy when employee departs from the company because of the proprietary knowledge they carry. The main objective of this paper is to know whether training increases employee turnover. The paper is also intended to know whether proper career management programs along with proper training helps to reduce the employee turnover. The primary data was collected from 100 samples with in Tiptur taluk. The paper focuses on the impact of training on employee turnover.

Keywords: career development, employee productivity, retention.

Introduction

Training is a planned effort by a company to facilitate employee's learning of job related competencies. These competencies include knowledge, skills that are important for successful job performance.

Training also influences company finances as there are several potential training costs that companies may incur. After training program, worker productivity is expected to increase. This will benefit both the company, due to an increase in worker output and productivity, and to the worker, as the increase in performance leads to increased wages and opportunities for career advancement. In addition to the direct and indirect costs of training, turnover plays a significant role in the amount of training investment companies will assume.

Literature Review

A new study by University of Iowa researchers finds that many of the training programs might actually increase turnover while driving up a firm's costs.

The study found that employees feel little commitment to stay with an employer that provides professional development if they don't see any career advancement opportunities, said Scott Seibert, associate professor of management and organizations in the UI Tippie College of Business.

"Only those employees who can see a way forward in their careers will stay with an employer," said Seibert. "Otherwise, professional development opportunities might simply make their workers more employable by other firms."

The study suggests that successful employee development is more important than just providing development opportunities. Seibert said that for those investments to pay off, employers need to also show they offer adequate career advancement opportunities.

American businesses spend billions of dollars training employees to produce a better, more productive workforce. But a new study by University of Iowa researchers finds that many of these programs might actually increase turnover while driving up a firm's costs.

They found that employees who participated in professional development opportunities were more likely to say they would stay with their employer only if they saw attractive career possibilities. Few felt a responsibility to stay with their current employer if they saw no career advancement opportunities.

"More developmental support is associated with higher performance and lower turnover generally," said Kraimer. "However, when career opportunities are low, development support was not related to performance and it actually increased turnover."

As a result, Seibert said much of the \$134 billion that businesses spend on employee development each year could be wasted if companies don't assure their employees that they have a promising career with the company. This is compounded by the costs associated with hiring and training the employees who replace those who leave for better jobs.

According to the survey conducted by Kraimer's and Seibert's most of the employee opined that career advancement programs like mentoring and job rotations as well as good relationships with their immediate boss can create the feeling that career opportunities are available. "Career opportunities are perceptual in nature, so raising perceived career

opportunities for employees may be largely a matter of letting employees know more about the range of possibilities that are already available within the organization,"

STORY SOURCE: University of Iowa News Service, 300 Plaza Centre One, Iowa City, Iowa 52242-2500.

Objectives

1. To understand the impact of training on employee turnover.
2. To understand whether better career advancement opportunities reduces employee turnover.
3. To understand and analyze the career developmental opportunities that would help in employee retention.
4. To suggest a strategy that would help in employee retention.

Research Methodology

- ✓ Scope of the study: The study was conducted to know whether training increases employee turnover. The present study gains insights about the various career developmental opportunities, impact of training on employees skill development and reasons for employee turnover in spite of providing training
- ✓ Sampling and sample size: The study involved the data collection from randomly selected hundred samples within Tiptur taluk.
- ✓ The primary data was collected through questionnaire and secondary data was collected from various websites and from various publications.
- ✓ Questionnaire construction technique: Questionnaire was constructed on five point likert scale.
- ✓ Descriptive research with structured questionnaire method was used.

Analysis and Interpretation.

Training is imparted regularly to employees

Table no.1 : showing response towards provision of training.

response	No. of respondents	Percentage
Strongly agree	60	60%
Agree	25	25%
Neither agree nor disagree	0	00%
Disagree	13	13%
Strongly disagree	02	02%
Total	100	100

From the above table it is clear that 60% of the respondents strongly agree, 25% of respondents agree, 13% of respondents disagree, 2% of respondents strongly disagree that training is imparted regularly. From the above analysis it can be interpreted that training is regularly imparted in the company.

Training is an important factor if company has to improve employee productivity

Table no.2: showing response towards training is an important factor if company has to improve productivity.

response	No. of respondents	Percentage
Strongly agree	74	74%
Agree	15	15%
Neither agree nor disagree	00	00%
Disagree	05	05%
Strongly disagree	06	06%
Total	100	100

From the above table it can be analyzed that 74% of respondents strongly agree, 15% of respondents agree, 5% of respondents disagree, 6% of respondents strongly disagree that training is an important factor if company has to improve employee productivity. From the above analysis it can be interpreted that training is an important factor if company has to improve employee productivity.

Training prepares an employee to find careers growth by enhancing competencies.

Table no.3 showing response towards training prepares an employee to find careers growth by enhancing competencies.

response	No. of respondents	Percentage
Strongly agree	68	68%
Agree	10	10%
Neither agree nor disagree	02	02%
Disagree	12	12%
Strongly disagree	08	08%
Total	100	100

From the above table it can be analyzed that 68 % of the respondents strongly agree, 10% of the employee agree, 2% of respondents neither agree nor disagree, 12% of respondents disagree, 8% of respondents strongly disagree that training prepares an employee to find careers growth by enhancing competencies. From the above analysis it can be interpreted that training prepares an employee to find careers growth by enhancing competencies.

An employee may leave a company if suitable career opportunity does not exist to exhibit the newly learnt skill.

Table No.4: showing an employee may leave a company if suitable career opportunity does not exist to exhibit the newly learnt skill.

response	No. of respondents	Percentage
Strongly agree	28	28%
Agree	25	25%
Neither agree nor disagree	20	20%
Disagree	15	15%
Strongly disagree	12	12%
Total	100	100

From the above table it can be analyzed 28% of respondents strongly agree, 25% of respondents agree, 20% of respondents neither agree nor disagree, 15% of respondents disagree, 12% of respondents strongly disagree that an employee may leave a company if suitable career opportunity does not exist to exhibit the newly learnt skill. From the above analysis it can be inferred that employee may leave a company if suitable career opportunity does not exist to exhibit the newly learnt skill.

Table no.5: showing response towards some employees leaves the company in spite of providing training because

response	No. of respondents	Percentage
Lack of career opportunity.	61	61%
Disinterest towards job	06	06%
Employee tendency.	12	12%
Poor interpersonal relationship	10	10%
Lack of monetary benefits	11	11%
Total	100	100

From the above table it can be analyzed that 61% of respondents say that some

employees leave the company in spite of providing training because of lack of career of opportunity, 6% of respondents said that employee leave the company because disinterest towards job, 12% said that employees leave because of poor interpersonal relationship, 11% of respondents said that employees leave because of lack of monetary benefits. From the above analysis it can be inferred that most of the employees leave the company in spite of providing training because of lack of career opportunity.

An investment in career path and employee development is a great exchange for hard work and performance.

Table no.6 Table showing response towards an investment in career path and employee development is a great exchange for hard work and performance.

response	No. of respondents	Percentage
Strongly agree	42	42%
Agree	25	25%
Neither agree nor disagree	02	02%
Disagree	18	18%
Strongly disagree	13	13%
Total	100	100

From the above table it can be analyzed that 42% of respondents strongly agree, 25% of respondents agree, 2% of respondents neither agree nor disagree, 18% of respondents disagree, 13% of respondents strongly disagree that investment in career path and employee development is a great exchange for hard work and performance. From the above analysis it can be inferred that investment in career path and employee development is a great exchange for hard work and performance.

Continuous development and career growth opportunity is key to employee retention.

Table no.7 showing response towards continuous development and career growth opportunity is key to employee retention.

response	No. of respondents	Percentage
Strongly agree	66	66%
Agree	19	19%
Neither agree nor disagree	05	05%
Disagree	10	10%
Strongly disagree	00	00%
Total	100	100

From the above table it can be analyzed that 66% of respondents strongly agree, 19% of respondents agree, 5% of respondents neither agree nor disagree, 10% of respondents disagree, that continuous development and career growth opportunity is key to employee retention. From the above analysis it can be inferred that Continuous development and career growth opportunity is key to employee retention.

Findings

As per the study it is found that training is an important factor if company has to improve productivity. It prepares an employee to find career growth by enhancing competencies. Majority of respondents opined that in spite of providing training employees may leave the company if suitable career opportunity does not exist.

Majority of the respondents also opined that opportunity to enhance career is the most important factor that employees value from employer. Without suitable career opportunity training is considered as useless. An investment in career path & employee development is a great exchange for hard work and performance. Continuous development & career opportunity is key to employee retention. Employees are not only motivated by the traditional career development opportunity like promotion, challenging assignment? Job also makes an employee more satisfied which in turn increases employee commitment towards job and company. Programs such as mentoring, job rotation motivates an employee to stay with the company. Unique career development programs increases employee productivity profits and also helps to retain the employees. As per result of hypothesis testing employee may leave a company if career development opportunity does not exist to exhibit the newly learnt skill.

Suggestions

As per the findings of the study training is a very important factor for every organization but without a suitable career opportunity training is considered as useless & further employees may not be willing to take up training if it is not benefiting them. So, companies should develop a suitable career development program.

A good career development program not only provides a growth opportunity to employee, also motivates employees to enhance their skill. A better career with better skills makes an employee more satisfies. Companies have to develop unique career program because before joining a company candidate compares a company with its competitors so a company which is capable of providing unique career opportunity attracts good candidates & is capable of retaining employees over a long term.

- ✓ Career development program such as mentoring can help a company to motivate its employees. In addition to upward

movement an alternate career development program such as career lattice can be provided which stifles the employees who want to explore different careers. Career lattice brings flexibility in employee progress with any movement, whether up, sideways, or down, considered successful.

- ✓ allowing faster or slower career progression according to the employee's desires and current life situation.

Employees can be motivated through promotion, empowerment, reward growth, responsibility and achievement which in turn build a long-term relationship with the organization.

Conclusion

By the above findings it can be concluded that training increases employee turnover if suitable career development opportunity does not exist. Training becomes useless if it is not backed up with suitable career development opportunity. Company has to provide unique career development opportunity to attract, motivate & retain employees.

NEWS AND EVENTS

- ❖ You may send information which you want to share with all.
- ❖ If your institution is going to organize or had organized a Conference, Workshop or Symposia related to Social Sciences (Commerce, Economics, Management, also)
- ❖ If you have written a book and want it to be reviewed, Please send a copy to us. It will be reviewed in SELP JOURNAL OF SOCIAL SCIENCE / RESEARCH EXPLORER.
- ❖ This journal is a platform for the Social Scientist and explore the knowledge in the field of Social Science, through research, innovative concept frame work, new ideology and the current trends.
- ❖ Frame News of the event and send us in E-mail : iara@selptrust.org

"FOREIGN DIRECT INVESTMENT AND INDIAN ECONOMY"

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ABSTRACT

FDI is defined as "cross-border investment by a resident entity in one economy with the objective of obtaining a lasting interest in an enterprise resident in another economy". In other words FDI refers to 'capital inflows from abroad that is invested in or to enhance the production capacity of the economy'. It is also an investment made by a foreign company or entity into a company or entity based in another country. Entities making direct investments typically have a significant degree of influence and control over the company into which the investment is made. Open economies with skilled workforces and good growth prospects tend to attract larger amounts of foreign direct investment than closed and highly regulated economies. Organization for Economic Co-operation and Development (OECD) has defined FDI as "investment by a foreign investor in at least 10% or more of the voting stock or ordinary shares of the investee company". So the FDI may affect the government trade barriers and policies for the foreign investments and leads to less or more effective towards contribution in economy as well as GDP of the economy.

Keywords : Foreign Direct Investment, economic development, home country, host country, know-how, trade balance

Introduction

Foreign Direct Investment (FDI) is considered to be the life blood and an important vehicle for economic development for the developing nations. The important effect of FDI is its contribution to the growth of the economy. Both home country and host country get benefit from it. The home countries take the advantage of vast international market for its abundance resource and host country

especially developing nations accepted FDI as a sole visible panacea for all their scarcities. They try to acquire the financial, capital, entrepreneurial, technological know-how, skills and practices, access to markets- abroad- in their economic development. It has also an important impact on country's trade balance, increasing labour standards and skills, transfer of technology and innovative ideas and the general business climate. In present day FDI

provides opportunity for technological transfer and up gradation, access to global managerial skills and practices, optimal utilization of human capabilities and natural resources, making industry internationally competitive, opening up export markets, access to international quality goods and services and augmenting employment opportunities.

REVIEW OF LITERATURE

The various studies are carried out by large number of researchers. They try to correlate the economic development with FDI inflows. There are two school of thought argued FDI is needed for growth of Indian economy and another traditional school of thought assumed that FDI plays a negative role in economic development of the country.

Lipsey (2002) identifies the effect of inward FDI on the economic growth of host country. FDI helps domestic firms to achieve higher productivity. Alfro (2003) study concluded that FDI flows into the different sectors of the economy (namely primary, manufacturing, and services) exert different effects on economy. Jiang *et.al.* (2010) conducted a study to know the impact of FDI on Chinese culture. The study has concluded that FDI from Japan and Singapore has a significantly positive effect on the degree of in-group collectivism. Ramasamy and Yeung (2010) examined the relation between FDI, wages and productivity in china. It was found that FDI inflow influenced the wage rates and has a positive effect on productivity.

Hausmann and Fernandez-Arias (2000) explored the limitation attach with FDI. The study recommended that the foreign companies will bring minimize new technology because of fear of acceptance and also do not want to leakage their technology.

Objectives of the Study

The main objectives of the present study is

follows

- ❖ To know the historical growth of FDI inflow into India.
- ❖ To distinguish the flow of FDI pre and post reform period.
- ❖ To identify the flow of FDI from across the countries and states.
- ❖ To analyse the sector wise flow of FDI.
- ❖ To point out the findings and policy suggestions.

Data Collection

The study is based on secondary data. The required data has been collected from various sources i.e. OECD Reports, Various Bulletins of Reserve Bank of India, Publications from Ministry of Commerce, Govt. of India and the available on internet. It is a time series data and relevant data have been collected for the period of 1991 – 2014.

History of FDI in India

FDI in India can be traced back with the establishment of East India Company of Britain. British capital came to India during the colonial era of Britain in India. After Second World War, Japanese companies entered Indian market and enhanced their trade with India, yet U.K. remained the most dominant investor in India. Further, after Independence issues relating to foreign capital, operations of MNCs, gained attention of the policy makers. With time and as per economic and political regimes there have been changes in the FDI policy too. In the critical face of Indian economy the government of India with the help of World Bank and IMF introduced the macro-economic stabilization and structural adjustment program. As a result of these reforms India open its door to FDI inflows and adopted a more liberal foreign policy in order to restore the confidence of foreign investors. Further, under the new

foreign investment policy Government of India constituted FIPB (Foreign Investment Promotion Board) whose main function was to invite and facilitate foreign investment.

Table 1: Gross Inflow of FDI to India from 1948 to 2014

Sl. No.	Year (End of the March)	Inflow of FDI (Rs. in Crores)	Cumulative increase
1	1948	256	256
2	1964	565.5	821.5
3	1974	916	1737.5
4	1980	933.2	2670.7
5	1990	2705	5375.7
6	2000	18486	23861.7
7	2010	123378	147239.7
8	2014	147518	294757.7

Source: Kumar 1995, various issues of SIA Publication.

The FDI inflows in India during mid 1948 were Rs, 256 crores. It was almost double in March 1964 and increases further to Rs. 916 crores. India received a cumulative FDI inflow of Rs. 5,375.7 crores during mid 1948 to march 1990 as compared to Rs.2,94,757.7 crores during August 1991 to march 2014 (Table-1.).

Flow of FDI after Reform Period:

India's economic reforms way back in 1991 has generated strong interest in foreign investors and turning India into one of the favorite destinations for global FDI flows. The table 2 and Chart 2, explains about inflows of FDI for the period of 1991-92 to 2014-15. The results show that there is large fluctuation in the pattern of FDI inflows. there was slow growth of inflow of FDI to India during 1991-92 to 2000-01. From the year 2001-2002 onwards, there is a positive increase in the value of FDI inflows due to various reasons such as heavy demand of Indian consumers, liberalized government policy, communications facilities but after this period the value of FDI is decreased. The value of FDI is increased from the period of 2004 to 2008 but after this value of FDI is decreased during 2009 to 2011 due to decline in the

money value of rupees. In the year 2012 shows the increasing trends but in 2012-13 once again it declined. But during 2013-14 it has reached historic figure (Rs. 1,45,518 Crores).

Table 2: Inflow of FDI: Post Reform Period

Sl, No.	Years	FDI inflows in India (Rs. in Crores)
1	1991-92	409
2	1992-93	1094
3	1993-94	2018
4	1994-95	4312
5	1995-96	6916
6	1996-97	9654
7	1997-98	13548
8	1998-99	12343
9	1999-00	10311
10	2000-01	10,733
11	2001-02	18,654
12	2002-03	12,871
13	2003-04	10,064
14	2004-05	14,653
15	2005-06	24,584
16	2006-07	56,390
17	2007-08	98,642
18	2008-09 ^{***}	142,829
19	2009-10 #	123,120
20	2010-11 #	97,320
21	2011-12 # ^	165,146
22	2012-13 #	121,907
23	2013-14	147,518
24	2014-15 (Apr - Jul, 2014)	64,193

1991 to 2014

Source: Various issues of SIA Publication

Note: (i) including amount remitted through RBI's-NRI Schemes (2000-2002).

(ii) FEDAI (Foreign Exchange Dealers Association of India) conversion rate from rupees to US dollar applied, on the basis of monthly average rate provided by RBI (DEPR), Mumbai.

Figures for the years 2009-10, 2010-11, 2011-12 & 2012-13 (from April, 2012 to September, 2012) are provisional subject to reconciliation with RBI.

^ Inflows for the month of March, 2012 are as reported by RBI, consequent to the

adjustment made in the figures of March, '11, August, '11 and October, '11.

FDI from the various countries in the World:

Table 3 presents the FDI equity inflows from top ten countries to India from April, 2000 to July, 2014. Our country received maximum FDI from Mauritius (35.88%), followed by Singapore (11.88%), U.K (9.46%), Japan (7.49%) and Netherlands (5.57%) by securing rank first, second, third, fourth and fifth respectively. The main reason for higher levels of investment from Mauritius was that the fact India entered into a double taxations avoidance agreement (DDTA) with Mauritius were protected from taxations in India.(Chart 3)

Table 3. Top Ten Country-wise FDI Equity Inflows to India from April, 2000 to July,

S. No	Name of the Country	Amount of FDI Inflows (Rs. in crore)	%age with total FDI Inflows (%)
1	Mauritius	390691.18	35.88
2	Singapore	135784.52	11.88
3	United Kingdom	105795.83	9.46
4	Japan	85639.02	7.49
5	Netherlands	65256.29	5.57
6	U.S.A	57835.90	5.38
7	Cyprus	37349.33	3.38
8	Germany	33486.48	2.99
9	France	19398.74	1.75
10	Switzerland	13801.42	1.23

2014

Source: RBI bulletin

State-wise Inflow of FDI

The following table 4 shows that inflow of FDI to different states in the country. Among the state-wise, Maharashtra, Dadra & Nagar Haveli, Daman & Diu received as high as Rs.3,28,166 crores from 2000 to 2014. Among these, Maharashtra receives highest because it is one of the commercial metropolitan city of India. The second highest share in inflow of FDI is Delhi and some part of Haryana, counting Rs. 2,19,274 crores (19 %) between 2000 to 2014. The third highest attracter of FDI is Tamil Nadu, Pondicherry accounting Rs. 71,017 (6%) Karnataka is also a best

destination for inflow of FDI. It has received about Rs. 63,294 crores (6%) for the same years.

Table 4: State-wise Inflow of FDI from

S. No.	State-wise Inflows of FDI	Cumulative (April '2000 July,2014)	%age to total Inflows
1	Maharashtra, Dadra & Nagar Haveli, Daman & Diu	328,166	30
2	Delhi, Part Of Up And Haryana	216,274	19
3	Tamil Nadu, Pondicherry	71,017	6
4	Karnataka	63,294	6
5	Gujarat	45,627	4
6	Andhra Pradesh	45,160	4
7	West Bengal, Sikkim, Andaman & Nicobar Islands	13,584	1
8	Chandigarh, Punjab, Haryana, Himachal Pradesh	6,227	0.6
9	Rajasthan	6,623	0.5
10.	Madhya Pradesh, Chattisgarh	6,095	0.5
11	Kerala, Lakshadweep	4,893	0.4
12	Goa	3,710	0.4
13	Uttar Pradesh, Uttranchal	1,965	0.2
14	Orissa	1,926	0.2
15	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura	352	0
16	Bihar, Jharkhand	247	0
17	Jammu & Kashmir	26	0
18	Regions Not Indicated#	292,906	26.06
19	Total	1,108,091	100

April, 2000 to July, 2014 (Rs. in Crores)

Source: RBI Bulletin

Note: #Represents, FDI inflows through acquisition of existing shares by transfer from residents to non residents. For this, RBI Regional wise information is not provided by Reserve Bank of India

Sector-wise inflow of FDI

The different sectors in India received FDI for their development. This can be observed as follows.

Sl. No	Sectors	FDI Inflow (Rs. In Crores)	Percentages of Total FDI Inflow
1	Service	191752.15	17.73
2	Construction	111127.49	10.40
3	Telecommunication	80608.47	7.23
4	Computer Software & Hardware	61707.07	5.76
5	Drugs & Pharmaceuticals	61340.03	5.47
6	Automobile Industry	49678.09	4.41
7	Chemicals (Other than Fertilizers)	47538.99	4.40
8	Power	44667.08	4.05
9	Metallurgical Industry	39225.17	3.60
10	Hotel & Tourism	38030.37	3.25

Table 5. Sector-wise FDI Equity Inflow from April, 2000 to July, 2014

Source: RBI Bulletins.

Note: * Services sector includes Financial, Banking, Insurance, Non-Financial / Business, Outsourcing, R&D, Courier, Tech. Testing and Analysis

FDI inflows data re-classified, as per segregation of data from April 2000 onwards.

'+' Percentage of inflows worked out in terms of US\$ & the above amount of inflows received through FIPB/SIA route RBI's automatic route & acquisition of existing shares only.

? FDI Sectoral data has been revalidated/ reconciled in line with the RBI, which reflects minor changes in the FDI figures (increase/decrease) as compared to the earlier published sectoral data.

The table 5 shows the trend of FDI equity inflows in different sector from the period of April 2000- July 2014 in India. The results revealed that maximum contribution (17.73 %) of FDI inflows in service sector. After this investors' prefer to invest in construction industry (10.40 %), telecommunication (7.23%), computer software and hardware (5.76%) and drugs & pharmaceuticals (5.47%) because these sectors are more profitable as compared to others. Services sector includes financial, banking, insurance, non-financial, outsourcing, R&D, courier, tech. testing and analysis. At the same time sectors like service sector, computer hardware and software, telecommunication etc.

Findings

- ❖ India is one of the most important countries in the world to attract FDI.
- ❖ The FDI inflow to India was not new one, because it was prevailed way back during the colonial period.
- ❖ Since introduction of New Economic Policy 1991, FDI inflow got greater scope. This is because of open market conditions.

- ❖ Service sector, construction, telecommunication etc tertiary sector attracting more FDI than agricultural and small scale industries. Because we need more fund the primary sector but they are deprived from the investment.
- ❖ Sectors which are deprived from the FDI are those where large market potential is present but these are ignored by the policy makers & poor infrastructure as well as due to high concentration on priority sectors also contributed to the cause.
- ❖ State- wise FDI inflows show that Maharashtra, New Delhi, Karnataka, Gujarat and Tamil Nadu received major investment from investors because of the infrastructural facilities and favourable business environment provided by these states.
- ❖ It is observed that major investment in the above sectors came from Mauritius and investments in these sectors in India are primarily concentrated in Mumbai and New Delhi.
- ❖ It is also observed that the realisation of approved FDI into actual disbursement is quite low.

Conclusions

A large number of changes were introduced in the country after LPG era after 1991. India brought about a structural breakthrough in the volume of the FDI inflows into the economy maintained a fluctuating and unsteady trend during reform period. It might be interest to note that more than 50 per cent of the total FDI inflows received in India come from Mauritius, Singapore and the USA. The main reason for higher levels of investment from Mauritius was that the fact that India entered into a double taxation avoidance agreement (DTAA) with Mauritius were protected from taxation in India. Among the different sectors, the service sector had received the larger proportion followed by computer software and

hardware sector and then telecommunication sector.

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STATUS OF WOMEN PRISONERS IN INDIA

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ABSTRACT

There are 6, 60,000 women prisoners in the world and 6.5 percent of the world's prisoners are women. There the steady increase among women in prisons from 5.3 in 2000 to 6.5 in 2013 globally. In India, there are 17,681 women prisoners as per National Crime Records Bureau 2014 reports. Life of the criminals is awful in prisons. Specifically, in the case of women criminals, it is very horrendous. Women prisoners are treated differently on the grounds of their criminal activities. The behavior of women prisoners differed biologically and socially. There is a significant challenge for prison authorities to handle the issues of women inmates. The present paper investigates the challenges faced by women prisoners inside the prisons and after their release from prisoners. It also tries to throw light on the Indian penal laws pertaining to rights of the women inmates.

Keywords: *criminal activities, Prison authorizes, Indian penal laws*

Introduction

There are 6, 60,000 women prisoners in the world and 6.5 percent of the world's prisoners are women. The prevalence of women within the total prison population is lowest in African countries and the highest levels are in Asia, especially South-Eastern and Eastern Asia.¹ There the steady increase among women in prisons from 5.3 in 2000 to 6.5 in 2013 globally. In India, there are 17,681 women prisoners as per National Crime Records Bureau 2014 reports. Imprisonment is the correctional mechanism for criminals. Correctional mechanisms are expected to change the behavior pattern and attitude of the criminals so that after their release they can live a healthy social life. Life of the criminals is awful in prisons. Specifically, in the case of women criminals, it is very horrendous.

Women prisoners are treated differently on the grounds of their criminal activities.

The behavior of women prisoners differed biologically and socially. Many prison reformers argued that there is a need for gender-specific issues which are addressing women's offending.² Women prisoners are very poor, illiterate and unaware of their rights, sexually abused and are unable to bear the expenses of court cases. In India, they are not having necessary facilities as compared to women prisoners in other countries. They often become victims of sexual abuse and exploitation inside the prison. They also face social stigma and at times are abandoned by their families.³ The present paper investigates the challenges faced by women prisoners inside the prisons and after their release from

prisoners. It also tries to throw light on the Indian penal laws pertaining to rights of the women inmates. There is a significant challenge for prison authorities to handle the issues of women inmates. The criminal profiles of women prisoners have entirely different from men prisoners. This difference should be replicate in their treatment in the criminal justice system, and particularly in their treatment in prisons.⁴ Women prisoners have to face problems in all spheres of life in future because of their imprisonment.

They were also concerned about economic and family problems. The majority of offenses for which women are imprisoned are non-violent such as property, dowry-harassment, drug-related offenses, and prostitution, bar dancing and so forth.⁵

Table. No 1: Committees and their Recommendation for Development of Prisons and Prisoners in India

Committees	Recommendations
Prison Discipline Committee (1835)	Recommended in its 1838 report the increase in rigorosity of treatment while rejecting all humanitarian needs and reforms for the prisoners.
Second Commission of Inquiry into Jail	Made similar recommendations as the Prison Discipline Committee
Fourth Jail Commission (1888)	Recommended a consolidated prison bill. Provisions regarding the jail offenses and punishment were specially examined by a conference of experts on Jail Management.
Prisons Act (1894)	In 1894, the draft bill became law with the assent of the Governor-General of India. This Act has hardly undergone any substantial change and continues to govern prison administration in India.
Cardew Committee (1894)	The Committee asked for a body of free and unbiased observers, whose visits would serve as a guarantee to the Government and to the public, that the rules of the Prisons Act and Prison Manuals are duly
Indian Jail Committee (1919-20)	For the first time in the history of prisons, 'reformation and rehabilitation' of offenders were identified as the objectives of the prison administrator
Report of UN Expert (Dr. W.C. Reekless) on Correctional work (1951)	His report titled 'Jail Administration in India' made a plea for transforming jails into reformation centers. He also recommended the revision of outdated jail manuals.
All India Jail Manual Committee (1957-1960) for Model Prison Manual	Recommended amendments to the Prison Act 1894 and Prison Manuals through a Model to provide a legal base for correctional work. E.g., probation, aftercare, juvenile and remand homes, certified and reformatory school, borstals and protective homes, suppression of immoral traffic etc.
Working Group on Prisons (1972)	It brought out in its report the need for a national policy on prisons and made an important recommendation with regard to the classification and treatment of offenders and laid down principles.
The Mulla Committee on Jail Reform (1980-1983)	Made a comprehensive review of the laws, rules, and regulations keeping in view the overall objective of protecting society and rehabilitating offenders. It emphasized non-custodial measures for prisoners, and periodic review of under trial cases
The Krishna Lyer Committee (1987)	Undertook a study on the situation of women prisoners in India. It has recommended induction of more women in the police force in view of their special role in tackling women and child offenders.
IPRAID Committee (1996)	Judgment to make prison administration uniform, the jail manual was re-drafted by the committee and accepted by the Central government and circulated to State governments in late December 2003.
Draft Model Prisons Management Bill (The Prison Administration and	This was circulated in 1999 to replace the Prison Act 1894 by the Government of India to the respective states but this bill is yet to be finalized.
Committee for the Formulation of a Model Prison Manual (2000)	The Ministry of Home Affairs, Government of India, appointed a for a pragmatic prison manual in order to improve the Indian prison management and administration.

Statistics on Women Prisoners

Table No 2: Capacity and Population of Inmates of Women Jails in 2014

S.No	State	Women Jail	Total Capacity of	Inmate
1	Andhra Pradesh	1	160	81
2	Arunachal Pradesh	0	0	0
3	Assam	0	0	0
4	Bihar	1	83	62
5	Chhattisgarh	0	0	0
6	Goa	0	0	0
7	Gujarat	1	210	103
8	Haryana	0	0	0
9	Himachal Pradesh	0	0	0
10	Jammu & Kashmir	0	0	0
11	Jharkhand	0	0	0
12	Karnataka	0	0	0
13	Kerala	3	272	104
14	Madhya Pradesh	0	0	0
15	Maharashtra	1	262	253
16	Manipur	0	0	0
17	Meghalaya	0	0	0
18	Mizoram	0	0	0
19	Nagaland	0	0	0
20	Odisha	1	52	22
21	Punjab	1	320	229
22	Rajasthan	2	469	289
23	Sikkim	0	0	0
24	Tamil Nadu	3	1569	420
25	Telangana	1	220	235
26	Tripura	0	0	0
27	Uttar Pradesh	1	420	292
28	Uttarakhand	0	0	0
29	West Bengal	2	400	309
30	A & N Islands	0	0	0
31	Chandigarh	0	0	0
32	D & N Haveli	0	0	0
33	Daman & Diu	0	0	0
34	Delhi	1	100	602
35	Lakshadweep	0	0	0
36	Puducherry	0	0	0
	Total	19	0	0

Source: Prison Statistics India-2014

Table No 3: State-wise Distribution of Female Prison Inmates in Women Jails In 2014

S.No	State	Convicts	Under trials	Detenues	Others	Total
1	Andhra Pradesh	67	14	0	0	81
2	Arunachal Pradesh	0	0	0	0	0
3	Assam	0	0	0	0	0
4	Bihar	38	24	0	0	62
5	Chhattisgarh	0	0	0	0	0
6	Goa	0	0	0	0	0
7	Gujarat	59	29	15	0	103
8	Haryana	0	0	0	0	0
9	Himachal Pradesh	0	0	0	0	0
10	Jammu & Kashmir	0	0	0	0	0
11	Jharkhand	0	0	0	0	0
12	Karnataka	0	0	0	0	0
13	Kerala	50	54	0	0	104
14	Madhya Pradesh	0	0	0	0	0
15	Maharashtra	8	245	0	0	253
16	Manipur	0	0	0	0	0
17	Meghalaya	0	0	0	0	0
18	Mizoram	0	0	0	0	0
19	Nagaland	0	0	0	0	0
20	Odisha	10	12	0	0	22
21	Punjab	88	141	0	0	229
22	Rajasthan	145	144	0	0	289
23	Sikkim	0	0	0	0	0
24	Tamil Nadu	158	225	37	0	420
25	Telangana	115	120	0	0	235
26	Tripura	0	0	0	0	0
27	Uttar Pradesh	292	0	0	0	292
28	Uttarakhand	0	0	0	0	0
29	West Bengal	103	205	0	1	309
30	A & N Islands	0	0	0	0	0
31	Chandigarh	0	0	0	0	0
32	D & N Haveli	0	0	0	0	0
33	Daman & Diu	0	0	0	0	0
34	Delhi	169	433	0	0	602
35	Lakshadweep	0	0	0	0	0
36	Puducherry	0	0	0	0	0
	Total	1302	1646	52	1	3001

Source: Prison Statistics India-2014

Problems of women inmates

Delinquency of women in India is often ignored and neglected because of the traditional belief that women are law abiding and are less involving in crime. They are considered as a sanctuary of social norms, customs, morality, traditions and cohesiveness in the family. This acts as an impediment behind addressing issues and problems of the women convicts.

❖ *Health status:*

Most of the women prisoners are dissatisfied with the behavior of the doctors with them and there is a lack of medicines in the jail dispensary. Prenatal, postpartum and infant care of incarcerated pregnant women is often disregarded.⁶ Substance abuse, Post-traumatic stress disorder and another lifetime psychiatric disorder are prevalent among incarcerated women.⁷ Basic facilities are lacking for the women prisoners and their children. They are also perceptibly scared of the prison staff. There is scope for vast improvement in the attitude of the prison staff that needs to learn to respect the human rights of women prisoners.

The other serious problem is a prevalence of HIV among female prisoners than men prisoners. There is a high risk of sexual behaviors are common in prisons because of lack of poor knowledge of HIV/other STI transmission and a paucity of services marks as a serious problem to tackle.⁹ The deadly prison environment, crowding, and hostility, lack occupation of mind and body and just plain boredom lead to accumulated frustration and tensions. This environment shows the way to high-risk activities such as a use of drugs and unprotected sex. There continues to be a stigma associated with discussing HIV/AIDS particularly in a correctional location where many HIV risk behaviors (e.g. unprotected anal sex, injection drug use) are disallowed.¹⁰

❖ *Sexual Abuse:*

Women prisoners are easily a victim of sexual assault than general community and male prisons. One in three women prisoners has suffered sexual abuse compared to one in ten men.¹¹ As the effect of sexual assault, many women prisoners are feeling helplessness, re-traumatized, loss of autonomy and the feelings of shame and isolation.¹² One of the worst forms of torture perpetrated by law enforcements personnel on women prisoners is custodial rapes which occur at regular intervals.¹³ According to Amnesty international 197 cases of rapes in police custody were reported in 2014. The National Human Rights Commission recorded 1,327 deaths in judicial custody between 2014-15.¹⁴

❖ *Lack of Awareness on Legal Aid:*

Women prisoners are inaccessible to legal services in prisoners. As per 2008-09 National Human Rights Commission reports there is a need to strengthen the legal aid in jails and qualified lawyer should be provided for inmates who cannot afford. Lack of awareness about law and producers is a major problem faced by women prisoners. According to a report of "Progress of the World's Women", uneducated women have a lack of awareness about the judicial system and their rights. ¹⁵ Indian penal code section 437 envisages the provision as regards to bail in the case of non-billable offenses, which may or may not be granted depending on the discretion of the court. But this provision exempts women and empowers the court to grant bail to a woman irrespective of the gravity of the crime. Due to ignorance most of the women prisoners are not utilizing these provisions.¹⁶

v *Social Sigma:*

Social restriction on women derived her role in the private and public sphere. Religious restriction and regulation constraints women's image in society. Religious beliefs and ritual

systems provide differential treatment to the women. All these have an impact on their personality patterns.

Women find it difficult to adjust with these cultural and traditional restraints. It is believed that religion plays an instrumental role in developing and maintains morality. As a result when they can't adjust to these realities they become victims of crime.

The Separation from family and detached from their children makes the women prisoners week. The detention period has a major impact on their social life. The precarious living condition of jail life becomes a curse for their present as well as future life.¹⁷ Imprisonment creates enormous turmoil and problem for the children. The incarceration period has serious issues like poverty and trauma for women prisoners.¹⁸

Conclusion

The current paper clearly highlights the facts of women prisoners in jails and legal provisions for women inmates in Indian justice system. Imprisonments are acted as the redressed mechanisms for the prisoners. Women inmates are facing numerous problems in various grounds during their imprison life. Their problems should be dealt with special care and due attention is needed. Proper monitoring and management systems are needed to implement effective rehabilitative programmes and schemes. They should be provided with proper counseling in order to overcome social stigmatization and victimizations. The studies and research on women prisoners should be done for better understanding of their problems. General people should encourage activities of women prisoners by purchasing their products. It will take another decade to improve the status and life of women prisoners but it is gradually taking place in mainstream society.

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Indian Academic Researchers' Association is a national, professional and nonprofit organization with the objective of contributing to the science and social science by promoting research and development coordination between the researchers and academicians working in educational institutions. Presently, IARA is publishing a Quarterly National Journal entitled **SELP JOURNAL OF SOCIAL SCIENCE** (p- ISSN: 0975-9999, e-ISSN:2349-1655), International Biannual Journal entitled **RESEARCH EXPLORER** (p-ISSN :2250-1940,e-ISSN:2349-1647), International Biannual Journal entitled **TAMILAIVU SANGAMAM** (p-ISSN:2320-3412,E-ISSN:2349-1639), International Biannual Journal entitled **SCIENCE EXPLORE** and also published books with ISBN in various titles. IARA signed MoU with various educational institutions to organize seminars, workshops and academic deliberations.

IARA AWARD

IARA Award is given every year to various categories such as Best Scientist Award, Best Social Scientist Award, Best Faculty Award, Best Researcher Award, Best Research Advisor Award, Best Research Scholar Award, Ambethkar Social Service Award, Periyar Social Reformers Award, and Tiruvalluvar Ellakkeya Award to recognize the meritorious services of outstanding academicians working in educational institutions. Award ceremony function will be held in the second week of April 2017 in continuation of the symposium.

THEME OF THE SYMPOSIUM

Research in higher educational institutions in India is one of the emerging issues which decide the quality of output. In India, there are 46 Central Universities, 344 State Universities, 125 Deemed Universities, 233 Private Universities, 33 Institutions of National Importance, 5 Institutions under the State Act and 35,539 Degree Colleges. Every year, Indian higher educational institutions award many number of Ph.D degrees, but the result of the research output is very poor and it is not constructive to the society at large. Now a days, inter disciplinary and multi disciplinary research in academic institutions are more a center of attention because there is a need for achieving socio-economic development of the country. Innovative and contemporary researches grow consistently. In this regard, academic research in higher educational institutions is one of the emerging aspects. Therefore there is a need of fostering scientific temper in academic research which is one of the emerging aspects of the modern world. In this regard, the present symposium focuses on applying the scientific attitude towards academic research on all the major subjects. In this aspect the proposed national symposium, provides an opportunity to discuss and disseminate the scientific temper in academic research. The proposed symposium focuses on the following sub themes.

1. **Innovation in Business Research**
2. **Innovation in Social Science Research**
3. **Innovation in Applied Science Research**
4. **Innovation in Agricultural Research**
5. **Innovation in Linguistic (Tamil / English / Hindi) Research**

GUIDELINES FOR PAPER SUBMISSION

- ❖ Full paper with abstract (250 words) and key words (5-8) should be submitted through e-mail only by iara@selptrust.org on or before 10th April 2017.
- ❖ All the manuscripts should be neatly typed in MS Word with Times New Roman font style, 1.5 Line space on A4 size paper with 8-10 pages.
- ❖ The title of the paper, name of the participants, designation, organization, address, telephone number, and E-mail for each participant should be mentioned.
- ❖ All papers will be subject to blind review by the expert committee.
- ❖ Selected papers would be published in National / International Journals with ISSN.

PARTICIPATION AND REGISTRATION FEE

Academicians, research scholars, students and those who are interested in research and development activities are welcome to submit papers and be present in the symposium. Registration fee for Academicians and Industrialists Rs.300, Research scholars and Students Rs.200. Participation certificate, seminar kit and lunch will be given to all the registered participants. **There is no Registration Fee for Award Winner.**

FOR FURTHER DETAILS CONTACT :

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**National Symposium on
 Emerging Trends in Innovation
 in Academic Research
 and
 IARA AWARD CEREMONY 2017**

REGISTRATION FORM

Name :
 Designation :
 Institution's Affiliation Address :
 Phone No :
 Mail Id :
 Title of the paper :
 Participation only :
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 Signature of the participant :
 Date :